

# Collier's

THE NATIONAL WEEKLY

*The Triangle Fire*

By ARTHUR E. MACFARLANE

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*Geraldine's  
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By CORA DAVIS

*The Privilege  
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By IRMA PEIXOTTO

*"Corn Club"  
Smith*

By P. C. MACFARLANE

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a copy





### "Hunch" hands you this:

You pass up the "hot-stuff" brands, forget that parched throat and dark brown taste and thumping head. You never will know how a real pipe smoke tastes until you fire up some Prince Albert —tobacco that just puts a jimmy pipe in a man's mouth—and keeps it there, sunrise to sunset!

**PRINCE ALBERT** *the national joy smoke*

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Doesn't take eight Sundays to get acquainted with Prince Albert whether you jam it in a jimmy pipe or roll up delicious cigarette. No, sir, it's pretty much like putting on a pair of friendly old shoes of a morning—sort of makes you feel the sun will shine and the birds will sing and the going will be right good!

P. A. can't sting! The bite's cut out by a patented process that has revolutionized pipe tobacco and set the whole man-smoking world jimmy pipe joyous! Get that P. A. flavor and fragrance and freshness into your system. It's good for what ails you!

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It's a dandy package—all bright and spanking clean and dust-proof—just as it left our factory. Nifty jackets keep it free from soil.

Also in the tidy red tin, 10c—and handsome pound and half-pound humidores. Buy Prince Albert everywhere.



R. J. REYNOLDS TOBACCO CO.,  
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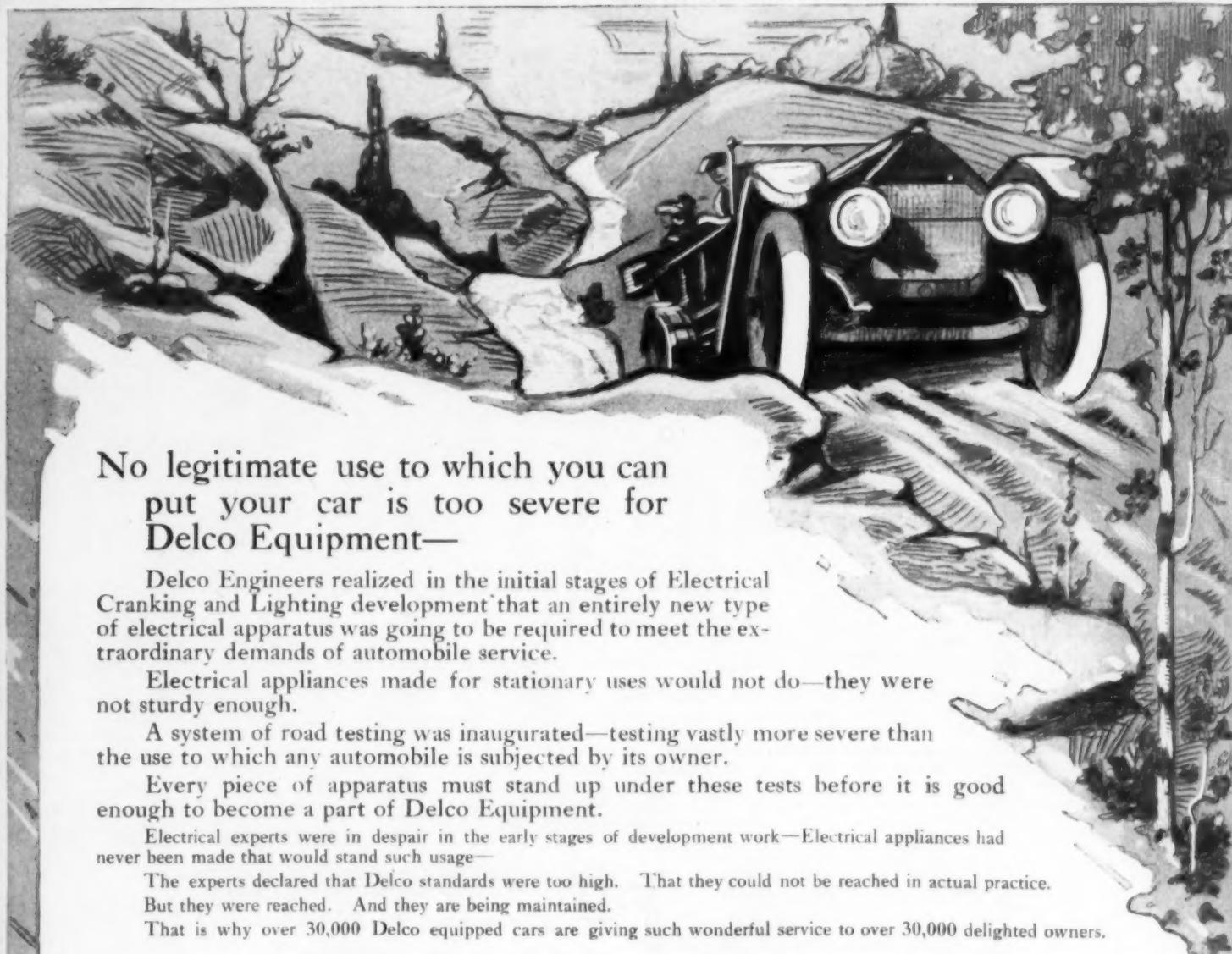
**CHEVY CHASE  
COUNTRY CLUB**

**T**HE FACT that Firestone tires are seen wherever discriminating car owners gather is significant.

Mileage unequalled, traction that reduces gasoline expense, resiliency that affords comfort and car protection, and road-grip that prevents skid, are the compelling reasons for this choice.

The book "What's What In Tires," by H. S. Firestone gives the building details. Write for it.

# **BREESTONE NON-SKID TIRES**



**No legitimate use to which you can put your car is too severe for Delco Equipment—**

Delco Engineers realized in the initial stages of Electrical Cranking and Lighting development that an entirely new type of electrical apparatus was going to be required to meet the extraordinary demands of automobile service.

Electrical appliances made for stationary uses would not do—they were not sturdy enough.

A system of road testing was inaugurated—testing vastly more severe than the use to which any automobile is subjected by its owner.

Every piece of apparatus must stand up under these tests before it is good enough to become a part of Delco Equipment.

Electrical experts were in despair in the early stages of development work—Electrical appliances had never been made that would stand such usage—

The experts declared that Delco standards were too high. That they could not be reached in actual practice.

But they were reached. And they are being maintained.

That is why over 30,000 Delco equipped cars are giving such wonderful service to over 30,000 delighted owners.

## **The Delco System**

### **Electric Cranking-Lighting-Ignition**

Almost anyone can build an electrical starter that will crank or spin an engine and that will do spectacular stunts in exhibitions or in garage demonstrations.

That is simply a matter of coupling up an electric motor and a battery to an engine.

The building of an electrical equipment that will stand up under hard road service, and that will maintain a constant and even charge in the battery under all ordinary operating conditions is quite another problem.

And one of the biggest factors in that problem is the battery.

Apparatus that will stand up is the first big essential.

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The battery is the heart of the electric starter.

It is the source of power.

But suppose the battery becomes exhausted.

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The Delco generator has a capacity of two or three times as great as other similar apparatus—insuring an ample supply of current at all times—and yet it is not possible ever to over charge a Delco battery.

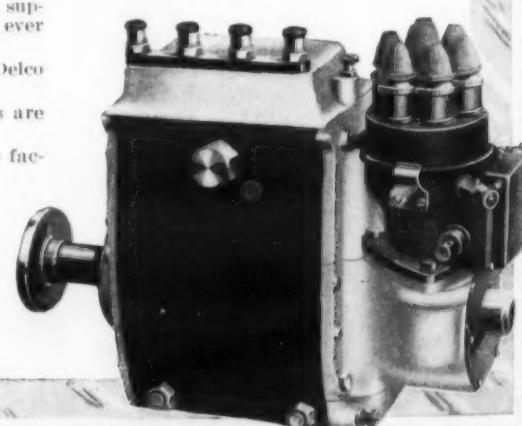
Does all this give you an idea of Delco quality—and Delco efficiency?

Does it help you to understand why Delco equipped cars are actually at a premium?—

And why it has been necessary to more than double Delco factory capacity since the first of the year?

*We have a new book illustrating the recent flood at Dayton—and telling the story from the Delco angle. Shall we send you a copy?*

**The Dayton Engineering Laboratories Company**  
Dayton, Ohio





# His First Client

By Rupert Hughes



**T**HE lawyer and the girl and the desperado make some new combinations, and if they did not come from Missouri they would need to show us—but, as a fact, the wild comedy in the courtroom was as natural to the Missouri of that day as the dog kennel in the street. This client adds to the evidence accumulated by Mark Twain and others going to show that Missouri is the most entertaining place on the map.

**T**HAT snub was a complete success. It was meant for just what it accomplished.

The audience—or rather the spectators, for there were no auditors—saw a girl of glowing beauty strolling idly about a front yard and reaching the purple-flamed lilac bushes at the corner just as a young man came along and lifted his hat. They saw the girl stare at him, whirl on her heel, and stand with her back to him till he passed. They saw him drop his hat in evident chagrin, stoop and fumble for it, put it on hindside foremost, and hurry past the house without daring to look toward the mother who stood watching from the porch.

There were two witnesses to the incident: the mother and Mr. Wesley Pennock, son of the most important grocery store in Nineveh, Mo. Wesley was on the opposite side of the street with Nettie Eldred, but Nettie had not seen the great snub. Nettie was too nearsighted, and even her moony spectacles gave her small range of vision.

Wesley exclaimed rather needlessly: "Well, did you see that?"

It was rather an exclamation than a question, but Nettie took everything literally: "See what? Of course I didn't! I never see anything. What was it?"

**W**ESLEY soothed her with a sweetmeat of gossip: "Why, Audrey Moulton just came almost face to face with Harley Teele and turned her back on him till he got past. He was so flustered he dropped his hat, and now he's traipsin' down the street with his derby wrong end to."

"You don't tell me!" Nettie gasped. "And Harley and her thicker than thieves a few weeks ago!" She sighed with luxurious cynicism: "She's getting stuck-up, I suppose, since Jere Hutter was elected prosecuting attorney."

"Does she like Jere now?" said Wesley with a panicky realization of the shiftness of the adorable but unreliable sex.

"He's there three evenings a week," said Nettie.

"Poor Harl!" Wesley moaned, wondering when he himself should be shut out of Nettie's little world. "She was crazy about him for years. And now he's been admitted to the bar for six months and hasn't had a case yet. Not going to get any, I guess, either, with And's father down on him. If he got one, I bet Judge Moulton wouldn't let him win it. It's a darned shame all the same. It's natural enough for Judge and Mrs. Moulton to mistreat any young fellow that hangs round And, but I didn't think And would be so dogon shabby. Harl certainly has the worst luck!"

The indignation the snub had aroused across the street hardly equaled the approval it won from the mother on the porch. To her it was the rare and encouraging spectacle of a daughter actually obeying her parents.

Mrs. Moulton had thought kindly enough of Harley Teele when he was a poor young candidate for the bar, reading law in the Judge's office. She had treated him with as much Christian condescension as one could waste on a sort of unpaid office boy, an inkwell filler, a letter filer, whose only salary was the privilege of grazing in the Judge's library till he should be able to pass the examination.

She had supposed that Audrey's interest in him was the same. Audrey often drove the Judge to his office in the buggy, or drove down to bring him back to

meals, or to hold him up for shopping money. Mrs. Moulton did not know how often the Judge was out when Audrey arrived, or how frequently she left the horse standing at the curb and waited in the office, or how willing she was for her father to stay away as long as he wanted to or longer.

Mrs. Moulton never dreamed that Audrey's condescension to the young student was the condescension of an angel across the bar of heaven, or that Harley was reading in her eyes laws that are older than the codes of Hammurabi, Moses, or Justinian.

**T**HE explosion came when Harley passed the examination, such as it was in that day and district, and was admitted to the privilege of breaking out a shingle with its gorgeous legend: "Harley Teele, Attorney at Law." The Judge had considerably made the examination a mere formality, and had slapped the young advocate on the shoulder and wrung his hand.

And then it was announced to the indignant Judge and his horrified wife that the young scoundrel was planning to marry Audrey—not at once, of course, but soon—say, in two or three years. He had been trespassing on her young affections, and now he claimed squatter rights there. Mrs. Moulton had tantrums for days, and the Judge ordered the young reprobate to get out of his office and stay out, also to keep out of his house and off the front porch and the grass, and a good distance from the daughter, under penalty of

father, an ex-warrior who still ate fire on occasion and felt that as a man's home was his castle, his revolver was his sword of knightly dignity.

**T**HE parents in self-defense encouraged Jere Hutter to take Audrey off their hands of evenings. Hutter's father had money, and Hutter had a practice. When he was recognized as the favored candidate for son-in-law to Judge Moulton, he got more practice. And the Judge helped him to the post of prosecuting attorney.

That was a long, cold winter for Harley Teele. He was tongue-tied and idle, for he had no cause to plead. He was exiled from the forum of his ambitions and from the fireside of his affections. He had next to no money from his humble parents.

There was not always heat in the old stove in the little office with the tiny bedroom off. Of nights he walked and walked to keep warm and to keep from going mad of loneliness in his cell.

He walked oftenest past the Moulton house, the big four-square, mansard-roofed, central-halled, white-stepped, brick residence of the aristocracy of that sort of town. Harley might have been a sentinel or a private watchman there, so resolutely he paced back and forth, so hauntingly he wore down the snow on his rounds.

It gave him small cheer as he loitered in the dual chill of marrow and soul to see through the half-lowered curtains the prosecuting attorney prosecuting

his attentions to Audrey. Jere Hutter sat in the parlor with the family till the family was adroitly withdrawn on various pretexts, bidding Jere Hutter good night but forbidding him to go so early, leaving him flagrantly alone with Audrey.

**T**HE sentinel never saw Audrey encourage Hutter to stay. He saw that her lips moved little in conversation. He saw her yawn more or less candidly, God bless her



*The sentinel never saw Audrey encourage Hutter to stay. He saw that her lips moved little in conversation. He saw her yawn more or less candidly, God bless her*

getting shot, cowhided, bound over to keep the peace, and locked in jail for contempt of court.

The feud made a sensation in Nineveh. Almost anything except a snore made a sensation in Nineveh, for Nineveh, Mo., as a town, is about as lively as the place it was named after is now. Harley was the best advertised lawyer in the county. But he was advertised too well, and as a man on whom a powerful Judge had scowled. If a guileless old farmer left a sick old cow on the railroad track and sued the iniquitous railroad corporation for the wanton destruction of a blue-beribboned thoroughbred, he would hardly put his case in the hands of the Judge's pet aversion. It mattered not what form of litigation amused that Missouri community, nobody was gambler enough to trust his chances to Harley Teele.

Audrey wept and pleaded and stormed and made her home almost intolerable for her parents, but she could not move them to relent, and she did not dare invite Harley to his destruction by braving the wrath of her

Hutter and close it on him without delay. Harley could sometimes see her "Good night" float out on the frosty air, and it seemed to have a polite frost on it, though it came from those so warm and rosy lips.

Harley was partly repaid for his shivers by the rapture of seeing Hutter come down the steps. His head drooped, rebuffed; his very heels thudded dejectedly. Then Harley would pluck up hope and go to his lonely cell whistling with chapped lips roundelay of joy made visible on the wintry air.

**B**UT the next night he would be afraid that this time Hutter would not come forth defeated. And he would watch again.

The winter was long enough and cold enough, but it could not last forever, and by and by spring came in. It brought violets out of hard soil; it pinned green bibs and tuckers on old trees; it brought from dripping lilac shrubs opulent purple explosions of beauty. It brought hope back home. Surely, if spring could work all these miracles, it could bring a client out of nothingness, even to Harley Teele's wintry office.

The lilacs were never so glorious as the day of the snub. The day was so warm that Audrey had sat at an open window reading a book. It could not have

been a very fascinating book, because she looked up from it so much, looked up from the book and looked down the street.

Her mother sat crocheting and watching her. After a while Audrey put aside the book, rose, and yawned; it was a very soulless yawn, for she was trembling with sweet hypocrisy. She murmured:

"Aren't the lilacs wonderful this year, mamma? I'll get you a bunch, mamma."

"I'll go with you."

"No, no, the ground is damp—your rheumatism." Audrey made needless haste, it seemed to her mother, who followed to the porch, her suspicions roused by the laborious yawns and the intense tone of indifference. She watched Audrey move lazily from the oleander tub to the peonies, to the little cluster of upward-pleading tulips. She saw her reach the lilac bush, and then Mrs. Moulton quivered with rage, for she saw Harley Teele coming up the street. And next the mother was rejoiced to see the snub.

And such a snub!

The treacherous girl had plucked a little spray of lilacs and flicked it over the fence at Harley's feet before she turned her back on him she had swept him with a look like a shaft of sunset sunbeams breaking through a cloud. He had lifted his hat, and received the snub in the form of a softly murmured phrase: "I love you, Harley honey!"

IT WAS then that he dropped his hat—she was so all-fired pretty he could hardly keep his foothold on this swirling planet. He stooped for his hat and for the lilac spray that he valued more, ar' he sent a shrill whisper through the pickets of the fence: "I love you, too. And I've got a client!"

"No!"

"Yes. A client at last."

By now he had stuffed the lilacs in his hat and he must march on, not daring to risk another word, for he saw Mrs. Moulton glaring from the porch. He did not lift his hat to her. She would have given him a real snub, and the lilacs would have fallen out.

In view of the perfect smoothness with which this double-eyed villainy was performed, it is not unreasonable to wonder if it had not been practiced. One wonders if, during the long winter with its prayer meetings, sociables, straw rides, and bobsled parties, this Missouri Romeo and Juliet may not have exchanged other messages. A very cynical or very sportive person might even be willing to bet that on some of those cold nights, after Jere Hutter had gone, a girl with a hasty shawl over her head may have tiptoed from that Moulton front door and hastened out to the gate to press those warm, red lips to the cold, white mouth of her sentinel.

And now he had a client! Next to a wedding elope itself, this was the best reawakening of hope. Audrey hid her blushing face in the lilacs, kissed the flowers and told him things they never repeated. She ripped off an armload of fragrance, enough almost to hide her burning cheeks, and she carried them to her mother! And when her mother praised her for not speaking to that Harley Teele, she said she was glad her mother was pleased. The hypocrite! how can men ever trust the creatures!

AUDREY was punished with a blazing curiosity. Who could the client be, and what was the case?

Jere Hutter had talked law to her till she had wanted to scream, but he had mentioned no important legal event for weeks.

Nothing, indeed, had happened in town except the burning of the new barn on the Daspin place. But, then, other barns had been burned and nothing legal had happened.

Her curiosity consumed her. Who was the client? He must be rich, he must be wise to select the brilliant luminary whom everybody was trying to hide under a bushel. There would be a lot of money in it, with a retainer and a gorgeous contingent fee. Harley would handle the case wonderfully, and be called to a great practice or a big railroad position in Jefferson City or Moberly or some other metropolis, and she would go with him as his wife. She had her wedding gown all designed before the Judge came home to dinner. She did not drive down for him so often now that Harley's office was on the other side of the square.

Greatly as she was tempted to ask her father about the new lawsuit, she feared to waken suspicions long

lulled to slumber. But the Judge appraised her curiosities without the asking.

As he sat down to the table—or as near as he could get to it—and tucked his napkin in his balloonish waistcoat, he began to shake with laughter. He shook a fat finger at Audrey and chuckled:

"Well, honey, your late lamented friend, Harley Teele, do you remember him?"

"Yes, father," most demurely.



*The treacherous girl had plucked a little spray of lilacs and flicked it over the fence at Harley's feet. Before she turned her back on him she had swept him with a look like a shaft of sunset sunbeams*

"Well, he's got a client."

She was just about to exclaim, "I know he has, and who is he?" but she caught herself and merely tossed her head with indifference. Mrs. Moulton supplied the necessary query: "Oh, he has, has he? And who has been so thick-witted as to give him a case?"

"I did."

"You did?" Mrs. Moulton gasped. "You don't mean to sit there, John Moulton, and look me in the face and tell me that, after all we've endured from that man, you gave him a case?"

"I had to, mother."

"Had to! What nonsense!"

"Now, mother, in the first place, I'm on the bench and I can't allow family prejudices to influence my judicial actions. In the second place, I have no objections whatever to Harley as a man or an attorney at law—it's only as a son-in-law that I don't hanker after him. He's kept away very well from pestering Audrey, and I don't mind helping him."

"The idea of you—"

"And in the third place, mother, I gave him the case because nobody else would take it."

"And who was the client?" Mrs. Moulton snapped, and the Judge grinned: "Jed Bolen."

At the mere mention of this name Mrs. Moulton's anger changed to laughter. She laughed so heartily, and her husband joined her so uproariously, that they did not heed the face of Audrey. The girl was fighting down the tears that crept to her eyes, for hope and pride were both crushed under the one bludgeon of that name.

JED BOLEN was the town joke and the town terror. He and his class were products of the Civil War, and, when it ended, it left them sprawling like strange sea monsters flung ashore by a tidal wave.

After the war Missouri reverted almost to chaos for a time. North and South had met and mixed there like the fringes of two rugs. Families, town, churches had been split wide, and remained unreconciled. For years and years afterward even the churches refused to reunite. Little cities where there were not enough Presbyterians or Methodists or Baptists to fill one

church had two for each denomination. The milder element in the parishes doubtless half counted on finding a Mason and Dixon's line drawn through heaven about midway. The more vigorous haters among the Northern Presbyterians, Methodists, and Baptists expected that the Southern Presbyterians, Methodists, and Baptists would not be in heaven at all, but would hold their prayer meetings much farther south, while the Southerners took the same comfort to themselves, vice versa.

THE bitterness was easy to understand if one understands how the war affected Missouri. Few great battles were fought in the State, but there were incessant skirmishes, lynchings, and outrages for four long years. One of Mrs. Moulton's brothers had been a Union soldier, and another brother a Confederate. Both factions alternately raided her father's property, destroying buildings, driving off cattle and horses, and burning crops.

When peace was declared, ruffians, who hardly deserved the name of guerrilla, came back to the neighborhoods they had harried; and their feelings were hurt, their tempers murderously aroused, if they were not treated as honorable warriors returned from noble strife. But it was against human nature to forgive them, especially as they continued to be a nuisance or a menace.

Among the trouble makers in Nineveh, Mo., was Jed Bolen, a huge bushwhacker, who had been rather a gorilla than a guerrilla. He was a giant of uncouth ferocity and power.

He lived among the good-for-nothing white trash gathered along the river bottom, most of them wretches as lazy, as stupid, as ignorant, and as vicious as the snapping turtles that basked in the mud and the sun. Jed Bolen went barefooted in the warm weather; his beard was continuous along arms and chest, and his poll looked like a straw stack after a cyclone.

He hated the rich, and anybody that owned a pair of shoes was rich. He was suspected of having something or everything to do with a series of incendiary fires that had destroyed several fine stables and some of Missouri's best blooded stock.

ONE day he and another man were passing the homestead of James Daspin, a respectable citizen of means, who had recently built a big stable. Their conversation was overheard:

"That's right smart of a barn," said Jed's companion.

"It would make a right purty fire," said Jed.

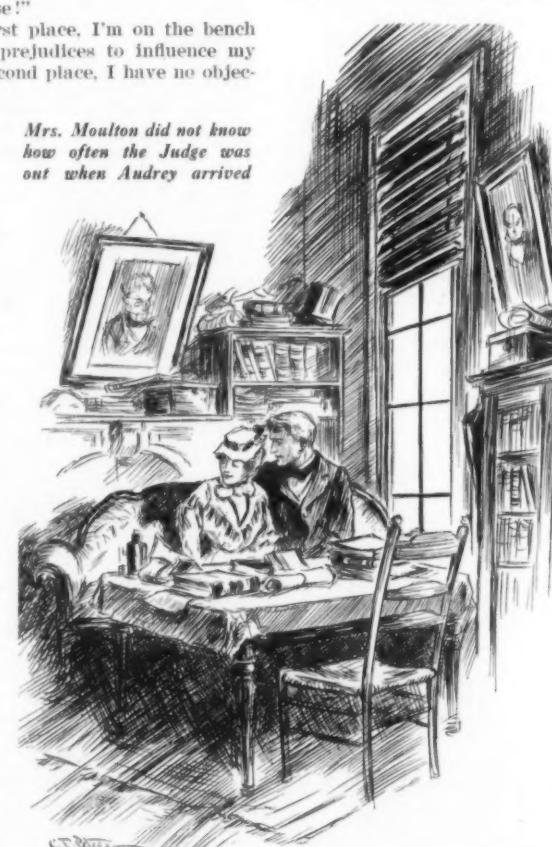
Some nights later the barn made a beautiful fire.

There had been a heavy rain the day before, and the town marshal discovered in the mud about the barnyard the tracks of enormous bare feet. Few feet in the neighborhood were so important as Jed's; his remark about the barn was remembered, and he was elected guilty by acclamation.

The marshal called upon him at his shanty and pried him out of it with difficulty. Several deputies received black and blue souvenirs of Jed's theory that a man's shanty is his citadel. Jed used his hands like battle-axes and his feet like a mule's hind legs, but he was persuaded to jail somehow and locked in a whitewashed stone cell, with an iron-barred door of even greater strength than his, though Jed was not to be convinced of this.

When the papers for his commitment and trial were drawn, Harley Teele happened to be in court. A young and briefless attorney, eager for any chance to show his mettle, usually happens to be in court. It was necessary for Jed Bolen to be defended if he were to be prosecuted. None of the established lawyers felt inclined to risk his time and reputation defending such a public nuisance. Judge Moulton twiddled his plump thumbs a while, then caught sight of Harley and appointed him. A roar of laughter went up, and the Judge rolled in his chair. But Harley did not laugh. He thanked the Judge and said he would do his best for the defendant.

(Continued on page 38)



# The Triangle Fire

*—The Story of a “Rotten Risk”*

By Arthur E. McFarlane

**T**HIS is the insurance story of the Triangle Fire, and it should change the whole fire insurance situation on this continent.

**M**ORE than two years ago, in New York, 146 factory workers, most of them girls, were burned to death on the upper floors of the Asch Building. It will seem that every possible story of that fire has long ago been told. But the insurance story has never been told. And in the end it may be held to be the one vital story. I am going to tell it now.

COLLIER's has been charged with saying much of fires due to crime and intention, and little of those due to carelessness and negligence. This, then, is the story of a fire which may well have been due to carelessness and negligence. But there are different kinds of carelessness and negligence. If a man can obtain \$100,000 of insurance upon a value of \$50,000, he will very naturally be careless and negligent. If a fire means no loss but gain to him, what more natural than that he should leave even the most dangerous of conditions uncorrected? And if behind such an insurer we have an insurance system which permits and encourages overinsurance, which feels no obligation to inspect, remove dangers, or to do anything whatever other than make the insurance rate proportionate to the risk, the fire will follow almost as certainly as if kindled with matches and gasoline.

Whatever be the causes of a fire, it is claimed by our American sellers of insurance that they are merely selling a commodity like any other, and that, therefore, no moral responsibility can attach to them. Let their contention be viewed now in the light of the facts in this story—facts, moreover, most of which have been known to the inner world of New York insurance since the day of the Triangle fire itself.

#### The Perfect Fire Trap

**B**UT I can best begin with the physical conditions in the Triangle factory—Messrs. Isaac Harris and Max Blanck, proprietors—as they were before the fire.

The 550 girls and the 50 men on the eighth, ninth, and tenth floors of the Asch Building were employed, all of them, at least 100 feet above the street. The floors of their workrooms were covered with wicker baskets, which, like the shelves above them, were filled with the most inflammable of muslin fabrics. On the eighth floor there were two barrels of oil, on the ninth two more. Beneath every sewing machine the floor was soaked with oil. Great bins beneath the cutters' tables were filled with rags. Oil-soaked rags and lint lay about the banks of motors and the high-speed floor-way gearing which supplied the power for the machines. And, so long as they did not do it openly, the men who worked in the Triangle factory were allowed to smoke.

The 550 girls were packed so closely together that their chairs dovetailed. They had the use of only one narrow door on each floor. And they could reach it only through a single circuitous passageway not two feet wide. On each floor one window opened upon a single fire escape. According to the New York Fire Commissioner, it would have taken them three hours to escape by it. "If you could visit one of those twelve- and fourteen-story workshops"—the Triangle factory was only one of hundreds—testified Fire Chief Croker before a New York Insurance Commission three months before the fire, "you would find it very interesting to see all those people with absolutely no protection whatever—without any means of escape of any kind, in case of fire."

#### The Part Which the New York Fire Insurance Exchange Played in the Burning to Death of the 146

**T**HAT such factories as the Triangle were fire traps was not even a matter of argument. And—I come now to the first part of this story which has never been told before—they were fire traps, largely and first of all because of the power and activities of a certain insurance monopoly known as the New York Fire Insurance Exchange.

Outside of our large cities almost all our great fac-



While the survivors were following the hearses which bore their sisters, preparations were already under way to make profits on the fire

tories have for years been fireproof. They are so because those genuine fire prevention insurance companies, the "Factory Mutuals," offer the owners of such factories insurance at rates so low, if they will make their buildings fireproof, that it is done—by altered construction, safety devices, and above all by the installation of some kind of automatic sprinkler system—as a matter of course. At the first slight blaze or puff of fire in a Brockton shoe factory or a Fall River cotton mill one of a series of nozzle-like "sprinkler heads" opens in the ceiling, the girls hurry "to get out of the rain," and in a few minutes the trouble is over. The average property loss is less than \$300, and in none of the thousands of factories which for years have been protected by active sprinkler systems has a worker ever lost her life by fire.

Wherever the stock fire insurance companies, like those insuring the Triangle Waist Company, have felt the competition of the Factory Mutuals, they have had to meet it in the same way, or lose their factory business altogether. The Factory Mutuals do not compete in our large cities because of the "conflagration hazard"; they insure only so far as they know they can pay. But, fifteen years ago, certain owners of factories and mercantile buildings in the center of New York had begun to install sprinklers, and when a reduction in insurance rates was then refused them they had begun to withdraw into "Interinsurance" and "reciprocal" insurance associations of their own. And, lest this movement should in its turn result in a heavy loss of business, the stock insurance companies did then grant certain rate reductions on "sprinklered" buildings. The reductions, though in no sense adequate, helped to a certain extent.

#### The Chance for Safety

**I**F THE owner of the building was also the owner of the factory, or of one of the factories, which it contained, the combined insurance reduction on both building and factory made it in general profitable to him to install a sprinkler system. And a few enlightened builders began to incorporate sprinkler systems in their plans.

But in the case of the great majority of New York's loft factories, the owner of the building held no interest whatever in the two, or three, or twenty factories housed in it. Neither he nor any single tenant could afford to make this sprinkler "investment in safety" at his own expense. How unite their interests?

Twelve years before the Triangle fire, at least ten New York insurance engineering companies had entered upon the business of uniting such interests. And, in a manner of speaking, these insurance engineers were making New York loft factories safe at no cost to their owners whatever. These insurance engineers possessed brokers' licenses; and therefore they could procure insurance and quote insurance rates. They would accordingly go to a prospective customer, or a group of customers, and offer to install the sprinkler system if—for five years or seven or ten, as the agreement ran—they, the installers, were allowed to keep for themselves the difference between the old, high insurance rates and the new rates now obtainable. At the expiration of the five-, seven-, or ten-year term, the owner of the building, according to

this agreement, received full title to the sprinkler system.

There were already hundreds of loft factories in New York, and hundreds more were building. Had this insurance system been permitted to gain a foothold, it is a practical certainty that at least all the largest would have been made fireproof in the end.

#### Money Placed above Safety

**B**UT under low rates there are slender premium accounts; and agents' and brokers' commissions are cut almost to nothing. For the \$1,647,000 of total insurance represented by the Asch Building, its owner and his eight tenants were paying about \$15,000 a year. More than \$1,600 went to the brokers alone. A fireproof, "sprinklered" New England or South Carolina cotton mill worth \$1,647,000 pays about \$1,100 a year; the agent or broker gets less than \$60! A third of New York's insurance profits were being paid by its Asch Buildings and Triangle factories; and if the property of the factory owner and the lives of his workers were made safe by this system of installing automatic sprinklers, the income of New York's insurance agents and brokers might be diminished by at least \$2,000,000.

In New York, the New York Fire Insurance Exchange is a monopoly which represents, above all, the controlling powers in New York insurance. And, as everywhere in America, the agents and brokers are the controlling powers. Their interests were threatened. The brokerage committee of the New York Fire Insurance Exchange came to the rescue immediately and effectively. And it did it in this way:

It withdrew all brokers' licenses from those who had gone into the business of thus making factories safe. Without brokers' licenses they could, plainly, neither offer any guarantees as to future insurance rates nor obtain any insurance policies in the present! What could have been simpler and more effective? One powerful firm, that of I. Tanenbaum, Son & Co., kept up the fight for years. The others, being weaker, gave up at once. If you wish to read the whole record, you will find it with all documentary proofs and evidence between pages 2004 and 2724, inclusive, of the "Report on Corrupt Practices and Insurance Companies Other than Life; State of New York, 1911."

This is also the first part of the story, not told before, of the burning to death of those 146 workers in the Triangle factory.

#### The Part Which "The Power to Raise the Rates" Had in the Burning to Death of the 146

**T**HE second reason why those girls were burned to death was this, the payment for their deaths had already been arranged for in advance.

For many months, in spite of all high "unsprinklered rates," shirt-waist factories had been unprofitable to insurance companies; they had had a great deal too many fires. And there was every reason to believe that they would have still more fires in the future. The whole trade had just passed through a disastrous strike. And at the beginning of 1911 the vogue of the "one-piece gown" threatened to end the

shirt-waist business altogether. By the end of 1910 one large and far-sighted insurance company, with policies outstanding in 1,749 such factories, had cancelled 693 of them. Even so, the 1,056 which it still carried gave it, in 1911, twice as many shirt-waist fires as it had the year before. In 1910, 1,749 shirt-waist factories gave this insurance company 42 fires. In 1911, 1,056 shirt-waist factories gave it 81 fires. According to that high authority, "The Insurance Monitor," such shirt-waist factory fires "were fairly saturated with moral hazard." And "moral hazard" fires always give particularly large losses. There were insurance companies which, at the beginning of 1911, canceled every shirt-waist risk they had.

Now when the fires in an entire industry begin thus suddenly to increase, it can help but little for a few insurance companies to cancel outright; the brokers simply distribute most of their risks among the other companies. There are just two real courses which fire insurance as a whole must choose between:

First, by inspecting and appraising, by looking most carefully into the business condition of all who have had fires before, and weeding out every "rotten risk" at once, fire insurance can, if it chooses, prevent most of the coming fires. Or, second, it can calculate as carefully as possible what the increase of fires will be, allow them to come, raise insurance rates proportionately, and by keeping the rates up long after the crisis is past, profit by those fires.

As always, American insurance took the second course. Many of the largest and most powerful companies were willing to let the fires come. To the brokers, through their silent partnership with the public adjusters, every fire of any size must mean a handsome dividend; therefore they also were willing. The adjusters were still more willing; without fires they could not live. When in 1910 the New York Fire Insurance Exchange took under consideration the question of rates, its decision was a certainty. At the beginning of 1911 the rates were raised and the fires were allowed to come in the shirt-waist industry. The rate committee, during that very month in which the 146 were burned to death, even decided upon the price at which employees should be allowed to smoke in factories like the Triangle.

The whole increase in rates—an increase of about 35 per cent—went into effect in June, some three months later. This, then, is what I mean when I say that the payment for those deaths by fire in March, 1911, had been arranged for in advance.

And this is the second part of the story which has never been told before.

#### *The Part Which the Insurance of Repeaters Played in the Burning to Death of the 146*

**T**HIS was not the first fire which had descended on the property of Messrs. Harris & Blanck. They were what is known to insurance as "repeaters." A "repeater" may, with perfect honesty, have a fire a month. To none of Messrs. Harris & Blanck's previous fires, whether originating within or outside their own premises, do I herewith attach intention. According to the New York Fire Marshal's office, and the various "moral hazard" bureaus which from time to time investigated them, all their fire losses originated in some cause unknown.

But for those who have many fires, there is one almost infallible specific, the cutting off of insurance. When a fire means ruin, the most careless and negligent of factory owners becomes the most careful in the world. Few are the cases where his fires do not come to an end at once. Practically nowhere outside of America could Messrs. Harris & Blanck have obtained insurance after their third fire. After this list which I give below they were still able to obtain insurance policies amounting to nearly \$200,000.

April 5, 1902, 5:18 a.m., ninth floor, Asch Building. Cause unknown. Insurance collected, \$19,142.

November 1, 1902, 6:00 a.m., ninth floor, Asch Building. Cause unknown. Insurance collected, \$12,905.

November 10, 1904, 6:57 p.m., dwelling of Isaac Harris, 845 West End Avenue. Cause, carelessness with matches. Loss small; insurance collected, but amount not ascertainable.

April 7, 1905, 11 p.m., factory of Triangle Waist Company, 49 West Third Street. Cause of fire unknown; did not originate in loft occupied by Messrs. Harris & Blanck. Insurance collected, but amount not ascertainable.

December 28, 1906, 7:30 p.m., factory of Diamond Waist Company, Messrs. Harris & Blanck proprietors, 119 Mercer Street. Fire did not originate on premises. Insurance collected, but amount not ascertainable.

April 12, 1907, 1:15 a.m., factory of Diamond Waist Company, Messrs. Harris & Blanck proprietors, 165-7 Mercer Street. Insurance collected, but amount not ascertainable.

In 1908 and 1909—exact dates not ascertainable—two trifling fires, probably caused by smoking, occurred on the premises of the Triangle Waist Company. They were discovered and put out at once, and no insurance claim was made.

April 27, 1910, 7:18 p.m., 187 Mercer Street, factory of Diamond Waist Company, Messrs. Harris & Blanck, proprietors. Cause unknown. Amount of insurance carried, \$17,000. Total amount collected, not ascertainable.<sup>1</sup>

Messrs. Harris & Blanck were able thus to obtain new insurance time after time because they were insured by the great New York brokerage firm of Samuels, Cornwall & Stevens. To refuse such a firm would mean loss to any insurance company in the end. In no such case is any one company asked to provide the total amount of insurance. As each successive company furnishes its \$2,000 or \$3,000 or \$5,000, there is imprinted on the policy a small violet or blood-colored stamp reading "Other Insurance Permitted," and the broker goes on down the line to get the next. No company is compelled to "stay on the risk" after the second fire or the third. There are almost one hundred and fifty companies in New York to choose among. And, of the companies which supplied twenty-four policies to Messrs. Harris & Blanck in 1902, the names of only five appear among the thirty-seven companies which provided the insurance for the Triangle fire in 1911. And again there are new names in the list of companies which, two years

It was well known that they had suffered heavily in the great shirt-waist strike. It was first declared in their factory, and their employees had been the last to return to work. But in January, 1910, Messrs. Harris & Blanck had been able to increase their insurance by almost \$10,000. In July, 1910, they refused to make any statement of their financial condition to one of the great commercial agencies; and as a result their credit rating was taken from them. They got it back only by presenting a statement in which their whole resources were based, practically, upon the amount of insurance they carried.

In October and November, 1910, they were able to renew \$74,750 of insurance which had lapsed. In December they increased their insurance again, this time by \$25,000. Before giving it, no company asked for any inventory or any evidence of added value. To have done so would have hurt that company's interests with the great brokerage firm of Samuels, Cornwall & Stevens.

The year 1911 began with the renewal in January of \$75,000 of expired insurance. The Triangle Waist Company was then hard pressed for money. Many other things went unpaid for; even this last \$75,000 of insurance went unpaid until April 3, ten days after the fire. In the estimate of one firm of chartered accountants, on the day of the fire, Harris & Blanck were overinsured probably by \$80,000.

#### *The Picture!*

**A**ND, being thus overinsured, when insurance itself had shown the way, when a fire could only be a business blessing, why should they do anything to prevent one? In England's era of the "coffin ship,"

almost never did the owner of the rotten hulk actually do anything to sink it. As one old coast guard said: "Her'll go down, time enough, wif' the weight of her insurance, an' the things they ha' left undone." What was left undone in the case of the Triangle factory?

The company's rag buyer, Louis Levy, purchased and took away the rags on January 15, 1911. He "does not remember," but thinks he had made his last previous visit on January 8, one week before. But no rags were sold to Louis Levy the week after January 15, nor the week after that.

On February 11 an inspector from the New York Board of Fire Underwriters walked through the Triangle factory. Nearly nine hundred dozen muslin and lingerie waists were then being made per week. The rags therewith—lint, every shred of them—had then been accumulating for about a month.

That inspector must have seen them. It would have been difficult not to! Through the New York Board of Fire Underwriters, he represented all the insurance companies involved. In the Asch Building, besides Messrs. Harris & Blanck, and the interest of Joseph J. Asch himself, there were seven other tenants owning property to the value of \$1,101,000 which could be destroyed by fire.

In theory that inspector was there to protect both insurer and insured. There is still a wide, popular belief that the insurance business desires only to prevent fires. Here, then, was the very best of chances to prevent one. The New York Board of Fire Underwriters knew that, as a "repeater," the Triangle Waist Company had long been a "rotten risk"—grant, if you will, by no fault whatever of Messrs. Harris & Blanck; but these are the facts. The whole shirt-waist industry was then potentially a "rotten risk." Harris & Blanck had been for months financially a "rotten risk." Because of the lack of all fire protection, the Triangle factory was physically a "rotten risk." And now, by those ever-accumulating rags, this initial and inherent rottenness was plainly being, hour by hour, increased. That inspector must have seen those rags, and he did nothing. But it was not within his province to do anything. For the interests of his companies were guarded in the insurance rate. The moment a match head or a cigarette butt dropped unheeded into one of those great rag bins, what must happen could be averted by no human power. Yet smoking, too, was all a matter of insurance rates.

During the first week in March those linten rags were still piling up about the 146 now so soon to be burned alive. During the second (Continued on page 28)



*The door was locked. They beat upon it and threw themselves against it but they never got it open*

after the Triangle fire, are now, through Samuels, Cornwall & Stevens, providing the Triangle Waist Company with \$100,000 of new insurance.

At the time of the fire in which the 146 were burned to death, on this factory alone Messrs. Harris & Blanck were carrying policies amounting to \$199,750; of which they have collected to date about \$190,000. And no student of fires, no matter how they are caused, can ever believe that, if it were impossible for such "repeaters" to obtain new insurance, the Triangle fire would ever have occurred.<sup>2</sup>

#### *The Part Which Overinsurance Played in the Burning to Death of the 146*

**A**T A TIME when there was every reason for decreasing insurance on shirt-waist factories, Messrs. Harris & Blanck had been able not merely to hold their insurance; they had been able hugely to increase it.

Messrs. Harris & Blanck have had, in addition, three burglary losses on which they have collected insurance. The first occurred in the dwelling of Isaac Harris, in October, 1903. The second took place in the dwelling of Max Blanck, in July, 1911, four months after the last fire. The third, also in the residence of Max Blanck, took place six months later, in February, 1912. On the day of the third burglary the bonding company issuing Mr. Blanck this insurance had cancelled it. But the burglary took place before the cancellation, legally, had time to go into effect. The amounts of insurance collected, in the case of these three burglaries, are not obtainable.

<sup>2</sup> The loss to the fellow tenants of Messrs. Harris & Blanck in the Triangle fire was about \$340,000. The amount of loss

to their fellow tenants in their previous fires is not obtainable, but would bring the total to \$4,000 at the minimum. If to this there be added what they themselves have collected in insurance claims the total becomes approximately \$650,000. To make good these Harris & Blanck losses, and to reimburse them for their own, the insurance companies have to date, at schedule rates, collected from New Yorkers about \$1,300,000 in insurance premiums. Almost every second holder of a New York fire insurance policy can feel that he has been allowed to contribute. Or since, according to insurance, the losses are really spread throughout the entire country, it may be said that almost half of the policy holders in America have been allowed to do their part toward the support and comfort of Messrs. Harris & Blanck.

## COMMENT ON CONGRESS

By MARK SULLIVAN

**T**HE kernel of all that is going on in Washington at this moment can be conveyed to the country by telling the story of a single episode:

The Underwood bill puts a duty of thirty-five cents a box on oranges. When this figure was made known, the following frantic telegram was sent by an organization which calls itself the Florida Citrus Exchange to one of the two Florida Senators, Nathan P. Bryan, at Washington:

Remember that the welfare of 100,000 Floridians and the safety of \$100,000,000 capital in Florida is seriously jeopardized by any reduction in tariff on oranges; and, believing that it is your pleasure as well as your duty to safeguard such vital interests in your State, we beg to notify you that a tariff of one cent a pound on oranges and grapefruit is not protective, but is necessary for the life of the citrus interests of Florida.

Thus far the telegram is not so bad, although impudent enough; but the Florida Citrus Exchange went on to make the invitation to dishonor explicit and hortatory. Considering all the circumstances, some of the phrases in this telegram add much to the joy of nations:

Louisiana has notified us that their Senators will help us on citrus tariff if you will help their Senators on sugar. Will you consult with both Louisiana and Mississippi Senators in this matter, and see if such an alliance can be safely arranged? . . .

These Florida people are asking their Democratic Senator to do exactly what Senator Aldrich used to do. And it ought not to take a long Democratic memory to recall the fate that Aldrich's acts brought upon the Republican party. (By the way, observe one word in the Florida Citrus Exchange's telegram, "safely." Does this mean secretly?) The appeal of "100,000 Floridians" ends with this exhortation:

Our only salvation is in the Senate, as you know, and the Florida citrus and sugar growers look to you for salvation.

It is not too much to say that every Democrat in Washington—Congressmen and Senators—has received from some of his constituents communications which differ only in form and subject from this Macedonian cry of the Florida Citrus Exchange.

### What Prevented It

**N**OW for weeks it was a question whether this attempt of special interests to combine would succeed, or whether it would not. Sometimes the atmosphere of Washington appeared one way—sometimes the other. Probably the biggest factor in the result was the character of President Wilson, not that he did any definite thing about it, but his steady stand on high moral ground encouraged others to resist it, and made for a wholesome atmosphere about Washington. Also, the balance was swung in favor of honesty by examples of individual courage on the part of Senators and Members.

### What Senator Bryan Did

**C**ONSIDER Senator Bryan's answer to this very demand of the Florida Citrus Exchange. Senator Bryan might



**The Whole Show**  
From the "Inquirer" (Philadelphia)

have made a secret call on the Louisiana Senators in exactly the way the tariff was made in Republican days; he might then have gone to the Democratic Senators from the wool-growing and wool-manufacturing States, and engineered a combination either to intimidate Wilson into concessions or to defeat the bill. (It would have taken only six Democratic Senators.) What Senator Bryan actually did was to write the Florida Citrus Exchange a very frank letter, the point of which is contained in these paragraphs. It is really an admirable little sermon on protection and honesty:

Florida is Democratic and has indorsed, among other things, the position taken by the Democratic party upon the tariff question. A very simple method of ascertaining whether a person believes in a principle is whether he will shrink from having it applied to himself. We ought not to be willing to apply a principle of government to other industries or sections and then refuse to be bound by it ourselves. If we do this on the tariff wherein we differ from the Republicans in this most vital of all the questions which control men in their party allegiance?

One of the vices of the system of protective tariff has been that one industry will support another in return for protection for itself. Under such a system those industries which do not make trades of this character are left unprotected, while those which do make the trades succeed in securing protection. That this statement is true is illustrated by your telegram, in which you state that Louisiana (meaning thereby, I assume, some organization of business men who undertake to speak for that State) has notified you that the Senators from that State will help Florida on the citrus schedule of the tariff if the Florida Senators will help Louisiana on sugar. Then you request me to consult with the Senators from both Louisiana and Mississippi to find out if such an alliance can be made. I cannot do this. . . . But suppose the alliance you speak of could be made. If it were my duty to do this, would it not equally be my duty to make similar alliances with any other Senators and agree to support protective tariff schedules

### Questions about the Tariff

- Collier's maintains an office at Washington which will be glad to answer questions about the tariff. The service is entirely without charge. Address  
**Collier's Washington Bureau**  
**Munsey Building, Washington, D. C.**

in which their States would be interested, in return for their support for such a tariff on citrus fruits as you desire? Does not such a plan as outlined inevitably lead to a tariff made up of trades? And can anybody expect justice or fair treatment to the whole country under such a plan? . . .

Senator Bryan's letter closes with a really eloquent expression of political integrity. Every politician who, as President Wilson says, "looks to the future"; every young man ambitious to identify himself with the sort of politics that is going to be successful in the future of the United States, might well commit this to memory:

I have written you thus at length because I do not wish to be misunderstood and because I feel as much interested, I hope, in the success of the people of Florida engaged in that industry as any other citizen of the State. I had this question to meet when I was a candidate for the Senate and I can only say to you now what I said to the growers themselves then—that I will not vote for a protective tariff on anything, wherever grown, manufactured, or produced. If I believe I should do that I would not be a Democrat but a Republican instead. Yours very truly,

N. P. BRYAN.

It is the aggregate of just such individual acts of courage and honesty as this that makes up the morality of a political party—and the length of its tenure on the public faith.

### Two Florida Newspapers

**I**T MAKES a good deal of difference to Senator Bryan's future, of course, whether the newspapers of his State indorse his integrity or condemn him for standing by "100,000 Floridians"—and especially for standing by "\$100,000,000 of capital." Well, there are two newspapers in Miami. One, the "Metropolis," said this:

It was written like a man should write a letter and expressed sentiments that every real Democrat must have. "I will not vote for a protective tariff on anything," he says—not will he. A statement of this nature was, of course, unnecessary from Senator Bryan. His friends in Florida knew when he was elected that he would go to Washington as a Democrat and would remain a Democrat, true to his party pledges. We even wonder at the temerity of any body of men who would offer a suggestion that he trade his vote to the advocates of a protective tariff in another State for protection of Florida's citrus industries.

The other paper is the Miami "Herald." It said this:

Senator Bryan will probably find that while he may be theoretically correct, the practical working out of his idea in Florida will be to divide the party in this State and retire him to private life.

To put in words the relative qualities of these two papers would deprive our readers of the opportunity for an agreeable bit of intellectual exercise for themselves.

### The Point

**T**HE difficulty is the special interests are usually organized, and the people are not. It is easy for a few beneficiaries of a special privilege to get together and call themselves "100,000 Floridians"; but there is no easy way for 100,000 real Floridians to make themselves heard.



### *A Spectacular Triumph for Suffrage*

SO IMPRESSIVE was the annual May parade of woman suffrage in New York City that the cause is enjoying the satisfaction of being able to call its opponents to take the stand as witnesses. One of the most powerful of antisuffrage newspapers, the New York "Times," reports: "It was the greatest spectacular triumph ever won by women in this country in their pursuit of the ballot." And comptometer experts employed by the National Association Op-

posed to Woman Suffrage testify that there were 9,613 persons in the parade, and that it was two hours in passing the reviewing stand. In organization and marshaling—all managed entirely by women—the parade was perfect, and was equally remarkable for its color and marching. An impression of how excellent the organization and discipline was is conveyed by this snapshot, taken from the reviewing stand. Nearly 500,000 spectators enthusiastically applauded.

### *Mr. Bryan Argues in Vain*

DESPITE a visit from the Secretary of State to plead against arousing the enmity of Japan, California's lawmakers passed an anti-alien land bill which bars the Japanese from acquiring property in that State except in the form of three-year leases. Our photograph shows Mr. Bryan with Governor Johnson in the State Senate chambers.



### *Ottumwa's Switchman Mayor*

AN AGITATION to reopen the saloons in Ottumwa, Iowa, became an issue at the city's recent elections, and, with the support of the "wets," Patrick H. Leeny, a switchman, was chosen Mayor. The new executive declares himself for woman suffrage. As his first official act he removed four men from the Library Board and appointed women in their places.



Mrs. G. W.  
Searle,  
steeple jack



Miss Miller, aviatrix



Miss Annie S. Peck, mountain  
climber, on a peak in Peru

## *Completing Woman's Invasion*

ALREADY it is possible to count on one's fingers the number of occupations that American women have left to the exclusive use of men, for there are only nine. Even these nine soon may be invaded, for women threaten them by successes in kindred callings. Though barred from the navy, women have become pilots and sailors; though not sought as soldiers, they are serving in uniform as police women; though there are no professional fire women, there are companies of feminine volunteer fire fighters. The census takers discover no feminine telegraph or telephone linemen, but two women are earning their living as steeple jacks. Bridge construction is marked "exclusively masculine," but women are competing with boiler makers, machinists, blacksmiths, and carpenters. The "weaker sex" is engaged not only in occupations that require strength, but also in callings that demand a maximum of courage and endurance. Though women are not numbered among the steel workers on skyscrapers, they are climbing mountains and driving aeroplanes. They are breaking fractions horses, working at the seashore as life guards, training wild animals, and making their living as hunters and trappers. Census records are the evidence.

THE courageous women about whom most is heard are the aviatrices. Miss Harriet Quimby, the first woman to engage in aviation in this country, was killed last summer, but her death did not for a minute deter those then working for pilot's licenses. To-day there is an astonishing number of young women in the aviation schools. Grief stricken but undaunted by the death of her brother, Miss Mathilde Moisant began to fly only after Moisant had given his life to the conquest of the air. She is now in Central America, giving exhibitions of aerial art. Miss Bernetta Adams Miller of Canton, Ohio, is an exhibition flyer more popular than many of the famous birdmen. Miss Ruth Bancroft Law recently was awarded an international license after a demonstration of her skill at Oakland Heights, N. Y. Miss Blanche Stuart Scott has gone so far as to master the hydraeroplane.

AS A MOUNTAIN climber, Miss Annie Smith Peck would have distinguished herself had she never been known in the world of letters or education. Among other achievements she has scaled the Matterhorn, Popocatapetl, and Mount Sorata in Bolivia. The summit of the latter peak is 20,500 feet above sea level.

THERE are at least two women in the United States who earn their daily bread as steeple jacks. One of these is Mrs. G. W. Searle of Denver, Colo., who has been painting smokestacks, flagpoles, and church steeples since she was a girl in her teens. Mrs. Searle's husband is an invalid, and, although he is able to work along with her, she is making herself proficient in the trade against the day when she will follow it alone. Miss Mayme Pixley of Jeffersonville, Ind., had not intended taking up the work, but when her father was stricken ill, leaving a large contract unfinished, she donned his paint-battered overalls and jumper, nimbly mounted the scaffold, and took his brush in hand.

ONLY recently, when automobile delivery wagons were adopted by practically all of her largest customers, Mrs. Alice Griffin of West 127th Street, New York City, closed her blacksmith shop and turned her attention to storekeeping. She had worked at the forge and managed a prosperous business for many years.

THE only woman licensed by the Federal Government to act as pilot in New York Harbor is Mrs. Gustave Gubitz. She is known as "Captain Maud," but just why is not explained, for Maud is not her name. When she took up seamanship she was Miss Amelia Jensen. She followed the trade of her father, who had always been a navigator. When he became ill there was no other breadwinner in the family. Another woman pilot is Captain Klein of the *Island Queen*, which sails the Ohio River. Captain Georgie Orne is at the wheel of the antiquated schooner *Hiram*, which plies between Bangor, Me., and Boston. She is as intrepid as any man who ever captained a ship. Not so very long ago Captain Orne weathered a storm that lasted for four days and nights. She had herself lashed with ropes to the *Hiram's* deck.

MRS. ALICE STEBBINS WELLS of Los Angeles, appointed in 1910, was the first uniformed policewoman in the United States. Since then several cities have emulated Los Angeles. New York City has in its Police Department Mrs. Isabella Goodwin, a detective of no mean ability. New Orleans had in Miss Dorothy Koch the first woman to serve as United States Deputy Marshal, and Miss Edith King is in the employ of the Government as a detective to run down deserters from the army and the navy.

ELIZABETH K. LA HINES.



The first uniformed policewoman, Mrs. Alice Stebbins Wells of Los Angeles, as she appears on duty. She received her appointment three years ago



A pioneer in perilous work  
for women—the animal trainer



## Editorial Comment

### Serving Two Masters

**I**N ALL THE RECENT DISCUSSION of big business, the phrase "interlocking directorates" has figured largely, and there is now pending in Congress a bill, fathered by Senator CUMMINS of Iowa, to make this institution illegal. The precise moral quality involved in the position of interlocking director was brought out in the New Haven Railroad investigation in the cold clearness which is only possible in the question and answer form of homiletics. One man, Mr. HENRY K. MCHARG, is a director in the New Haven Railroad; he is also a director and president of the Virginia Iron, Coal, and Coke Company. The coal company sells coal to the railroad company—large quantities of coal. The purchasing agent of the railroad—the man who naturally would know all about it—was on the witness stand:

Q.—Was Mr. MCHARG interested in getting the price for his coal as president of the coal company?

A.—Yes.

Q.—And not in getting as low a price as possible in his capacity as a New Haven director?

A.—No.

There you have the moral position of every one of those captains of industry and finance who serve as interlocking directors of railroads on the one hand, and on the other hand of banks, coal companies, steel companies, and car-equipment companies which sell coal or cars or rails or money to the railroads. Do they keep faith with the railroad stockholders by getting the supplies at the *lowest* possible price? Or do they fulfill their trust to the coal company stockholders by getting the *highest* possible price? If Mr. MCHARG's cook should be found to be a partner in the butcher shop which furnishes the Mcharg family with its daily sustenance, we can imagine the odor of moral sanctity with which her tenure in the Mcharg kitchen would be terminated. Is this not exactly that particular variety of the talent for acquisition for which the word "graft" was added to the language? And by what curious whim of the divine distribution of vocational aptitudes did it turn out that the son of the New Haven's president, Mr. MELLEN, is not a musician, nor an editor, nor a coffee merchant, but is the Eastern sales agent for the Keystone Coal Company, which supplies over 20 per cent of the coal used by the New Haven Railroad?

### The Gettysburg Reunion

**O**N JULY 1, 1913, there will begin one of the most picturesque pageants that this country has ever seen. On the battle field of Gettysburg will meet what remains, after fifty years, of the armies which fought in that great crisis of the Civil War. Only in history and in the memories of the aging does the bitterness of that sad conflict yet remain. The prosperous and growing South joins with the North and West in one national unity. The old soldiers will march toward one another, blue against gray, until they meet, when they will clasp hands in token of friendship. The best good wishes of another generation go with the venerable men in their reunion. Every State ought to see to it that everything is done to make this ceremony as vivid and as picturesque as possible. May the two flags mingle their colors on the fields that so short a time ago were drenched with the blood of the brothers and comrades of these white-haired men!

### Jury Baiting

**J**URY SERVICE, at best, is a distasteful, if essential, civic duty. Hence it behoves the officers of justice to see that it is made as little irksome as possible. An official whose practice does not comport with this view is Federal Judge GEORGE W. RAY of the Northern District of New York, recently cited before the Grievance Committee of the New York State Bar on charges preferred by the Cayuga County Bar Association, specifying, among other things, browbeating and abuse of juries. It is perhaps significant that Judge RAY is himself, both by public record and in other respects, unfit to hold judicial office. The present charges, however, do not go into this phase, but cite instances in which the accused has been guilty of jury baiting. In a trial in Auburn there was a disagreement of the jury, a majority voting for acquittal. Although the men constituting this majority were reputable citizens of good character, RAY, from the bench, denounced them as being unfit for jury duty and ordered their names stricken from the list. This in the face of the fact that a second

defendant was about to be tried on the same evidence. The second jury convicted. "What else could we do? You know what that other jury got," said one of the jurors. In another case Judge RAY bitterly attacked an individual juror for a perfectly innocent and open remark, saying to him: "You ought not to show your face in a court of justice again." And again he vilified a jury which had failed to agree, declaring a part of them "unfit to be citizens of a decent country." One wonders what the result would be should some juror courageously rise in his place and say to the blackguarding Judge: "I am a sworn officer of this court, doing my duty as I see it, and in threatening and abusing me you are yourself grossly violating the proprieties." Doubtless a fine for contempt of court. Doubtless also prompt remission of the fine, for this species of judge would hardly dare face such an issue were it contested. Indeed RAY has "roared as gently as any sucking dove" since the action of the Cayuga Bar. Not every bar association has the temerity to take such action as this, risking the displeasure of a powerful judge, in defense of the helpless twelve in the box. Yet it is a most sorely needed reform. "Taking one consideration with another," as GILBERT might have sung, "a juror's life is not a happy one." Under a judicial 'bully' of Judge RAY's type, it is superfluously arduous.

### Men Jurors and Pretty Girls

**A** READER who lives in Brooklyn and signs herself "Ladybird of Freedom Soaring" was much interested in our recent paragraph called "Women Jurors and Handsome Men." She sends us clippings from her home paper concerning the trial of a young maid servant accused of setting her employer's house on fire. This conversation occurred before the trial:

"GRACE will never be convicted," say the court officers. "She is too pretty."

"There isn't any doubt but what she did it," says Assistant District Attorney WARBASSE, "but it has become an axiom that you can't obtain a conviction against an exceptionally pretty girl. She probably is a little defective mentally, and an examination probably would show that her mental growth has been retarded several years."

The result was given in a later paper as follows:

GRACE TRIMBLE, the pretty sixteen-year-old alleged "fire bug," was not convicted. The jury disagreed. The seasoned court attendants, all shrewd judges of male nature, had predicted that she would not be found guilty, being too pretty.

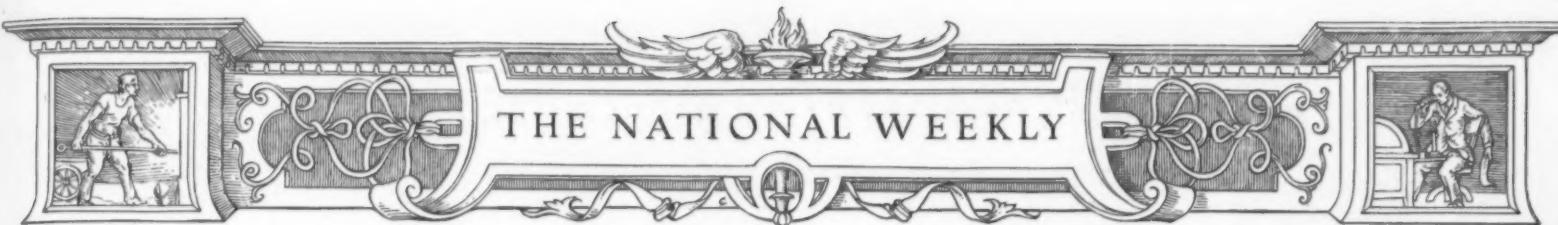
Our correspondent says:

I will not imitate the foquacity of your JEREMIAH from Redwood City. In the words of the immortal classic, "nuff sed," and further comment is unnecessary, but the little incident mentioned in the inclosed clippings struck me as being peculiarly appropriate to "point a moral and adorn a tale."

We should like to join our friend the "Ladybird of Freedom Soaring" in asking our friend from Redwood why it is any worse for a jury of women to acquit a handsome boy of horse stealing, of which he is guilty, than for a jury of men to acquit a pretty girl of arson, of which she is guilty. Probably mixed juries will be fairest if they can be brought to agree. We recall that it was three women and nine men who acquitted the boy. If it had been three men and nine women, would they have acquitted the girl? Probably none of these burning problems concerning women jurors can be decided except by experiment. But we should like to hear more from our readers on the subject.

### Feeble-Minded Culprits

**T**HREE IS ANOTHER PROBLEM brought out by the above controversy beside which the gender of juries is vastly unimportant. The girl in the second case was, according to newspaper reports, "probably mentally below par." As she was sixteen in actual years, she was probably not more than twelve, possibly ten, in mental development. This opinion is borne out by her own confession, that she set the house on fire "to get some excitement." What a ridiculous farce it is to see twelve full-grown men sitting up and solemnly deciding on the guilt or innocence of a feeble-minded child? Whether or not there are juvenile courts, as, of course, there should be in every self-respecting community, there is no excuse for our stupid way of treating the mentally defective and the deliberately criminal to the same form of "justice." The tests for feeble-mindedness are comparatively simple. If a competent psychologist were connected with the court, these tests could be applied before the elaborate machinery of a jury trial is set in motion. If the person is normal he can be tried in the usual way.



If he is feeble-minded the question of whether or not he has committed a given crime is unimportant. He should be sent at once to some institution where he can be trained by special care to be in some degree self-supporting and not fall back on the community as a criminal or a prostitute.

#### The American Infection

**T**O THE GREEK all the world beside was barbarian; to the Jew all men else were Gentile; to the Roman the rest of humankind was beneath contempt. It is precisely such provincialism, only up to date, when the American citizen, his newspaper before him and his breakfast cup of coffee in hand, blesses himself that he is not as those fatalistic East Indians, who sicken and die so unnecessarily of cholera. Consider, nevertheless, how, from January, 1907, to October, 1911, and including the appalling epidemic of 1910, there occurred in Russia 283,684 cases of Asiatic cholera, while in these enlightened United States during the same period there were (by conservative estimate) 1,250,000 cases of typhoid fever, or more than four such patients for every cholera sufferer in Russia. Yet these two ingestion infections are about equal in virulence and precisely identical in nature; both are contracted only by taking into the mouth food or drink impregnated with either of these germs, and in absolutely no other way. Thus, theoretically at least, the prevention of typhoid fever is one of the simplest things imaginable. It is principally a matter of keeping filth out of the drinking water. Dr. A. J. McLAUGHLIN of the Public Health and Marine Hospital Service, who recently presented many data such as these before a meeting of life insurance officials, observed on that occasion that 175,000 cases of typhoid fever could be prevented among our people by a campaign of education, with an annual saving of about 16,000 lives. Every typhoid case is due to somebody's ignorance or carelessness or meanness. Typhoid causes us an annual monetary loss of \$100,000,000; in fifty of our largest cities its mortality rate has averaged 25 persons per 100,000 population as against 5.6 for thirty-three leading cities in northern Europe; in 1909 there were more cases

of typhoid among us than there were plague cases in India, though the population of that venerable peninsula is two and a half times as great as ours. Twenty typhoid deaths per 100,000 probably represent 200 cases of that disease; imagine what would occur should 200 cases of Asiatic cholera suddenly develop in any one of our American cities! Most of our 90,000,000 would be witness from fright; there would be first-page headlines in every paper in the country. Yet we take these 200 cases of typhoid fever and their tragic toll of youth with no more vivid expression of emotion than a fatalistic shrug.

#### An Indictment

**W**ERE OBJURGATION our editorial habit, we should forthwith rise up and curse the high hat. With peculiar timeliness just now, since it is celebrating its hundredth anniversary. That it should have survived to celebrate even its first impugns the taste of humankind as being lower than that of the animals. It ought never to have been born. Call it what we may, "stovepipe," "beaver," or "plug" (to term it "silk" is an unwarranted aspersion upon a hard-working and worthy worm), it has all the sartorial vices and none of the virtues. It is as uncomfortable as a new shoe and as ugly as a hairpin. It makes short men look squat and tall men spindly. It has an ungovernable temper, ruffling at the slightest touch, however friendly, and permanently refusing to be soothed. In time of wind it is a

born aeronaut. It costs \$8. And with each recurrent year, at the Ides of March, the conscienceless and hydrophobic hatter so perverts its style, by some occult twist of brim or bulge of crown, as to render one's previous investment as extinct and prehistoric as the dodo or the chaperone. That so sane a philosopher as the genial Dr. HOLMES could thus have sung it—

Have a good hat! The secret of your looks  
Lies with the beaver in Canadian brooks.  
Virtue may flourish in an old cravat,  
But man and nature shun the shocking hat—

remains the most serious blot upon his fair repute. It has even been suggested by the unregenerate that this is the first example of American advertising poetry. Efforts are now being made by antiquarians to establish the genesis of the capital abomination. There is even talk

of erecting a memorial to the unknown inventor who, for a hundred years, has made the human head resemble a mortuary column in black. As a matter of artistic and poetic justice, the monument to him should be subscribed by the newest school of art. He was the pioneer Cubist.

#### A Chance to be Consistent

**N**OT LONG AGO we drew our readers' attention to Boston's placard of *Prepayment Car* on her pay-as-you-enter trolleys. Isn't it almost indecent to put a text like *Car Full* beside the pompous culture of *Prepayment*? Why not *Car Congested*, or *Car Replete*, or *Car Full-fraught*, or *Car Populated*, or *Car Permeated*, or even *Car Thronged*? A city which spurns "pay-as-you-enter" for "prepayment" ought not to stoop to such a low word as "full." We commend this matter to the attention of the Boston Elevated, the controlling company. With its affiliations ranging from State Street to the State House, the company ought to be too broad-minded to tolerate such an inconsistency.

#### An Opportunity

**W**HAT OPPORTUNITIES knock at the door of the religiously inclined young man who seeks a life field in the ministry are indicated by the following "special notice" in the "Western Christian Advocate":

**WANTED**—A single young man for Fort Wayne Circuit, North Indiana Conference. Must be well equipped and furnish good references. A fine opportunity to get into a great conference, and advantage of living in the second city in population in the State. Four churches, three of them reached by trolley. Salary, \$600; possibly \$700. No parsonage.

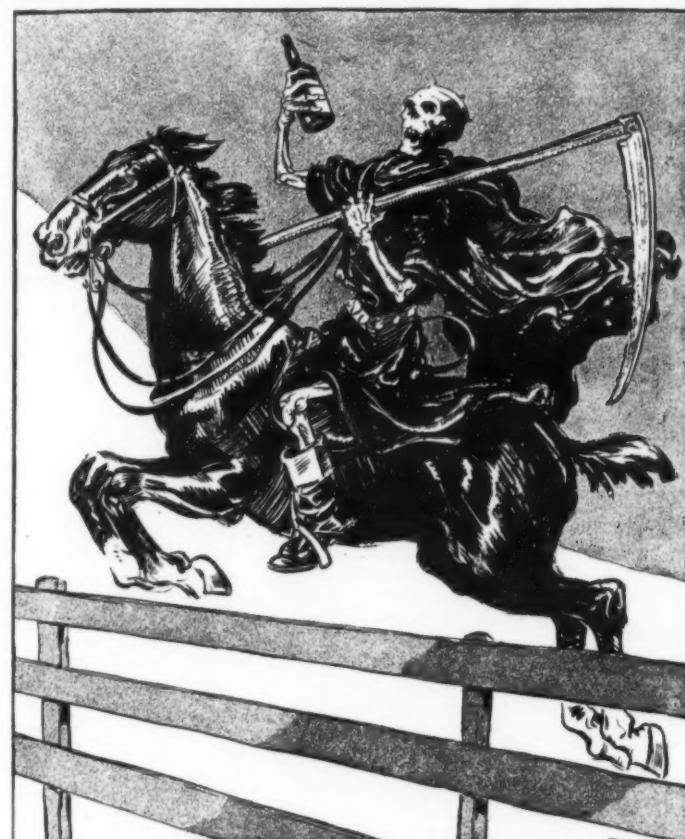
This may have some bearing on the fact that fathers these days are raising their eldest sons for Wall Street rather than for the Church, and that many choose the easier course between staying home to read the Sunday newspaper and listening to a twelve-dollar-a-week sermon.

#### Peace

**M**AN IS WORTHY of a fairer life and destiny than any of his leaders have yet devised. The impulses of his heart are better than anything that finds expression in the angry, overstrained acts of his daily struggle. Some deeper, sweeter tone than the whir of machines and the clamor of the streets will dominate the time to come.

#### A Wish

**T**O WORK under constant thwarting, but to work without bitterness; to live each day with kindness when our own strength is exhausted and there is little sweetness in our lot; to keep hold of sure values when the individual effort has gone awry; to know that we are misplaced, and yet that the eternal order is undisturbed; to know that justice may be delayed for a century and still arrive in ample time.



Last Over the Bars

## Showing the "Job Holder" to the Door

**Q** More than 300 American cities and towns have "fired" their aldermen and mayors and adopted simpler and more businesslike methods of government

Sumter, S. C., hires Malcom McLean Worthington as its "City Manager"



"NEXT t' a comic opery," observes Abe Martin, "ther hain't anything as funny as a city administration."

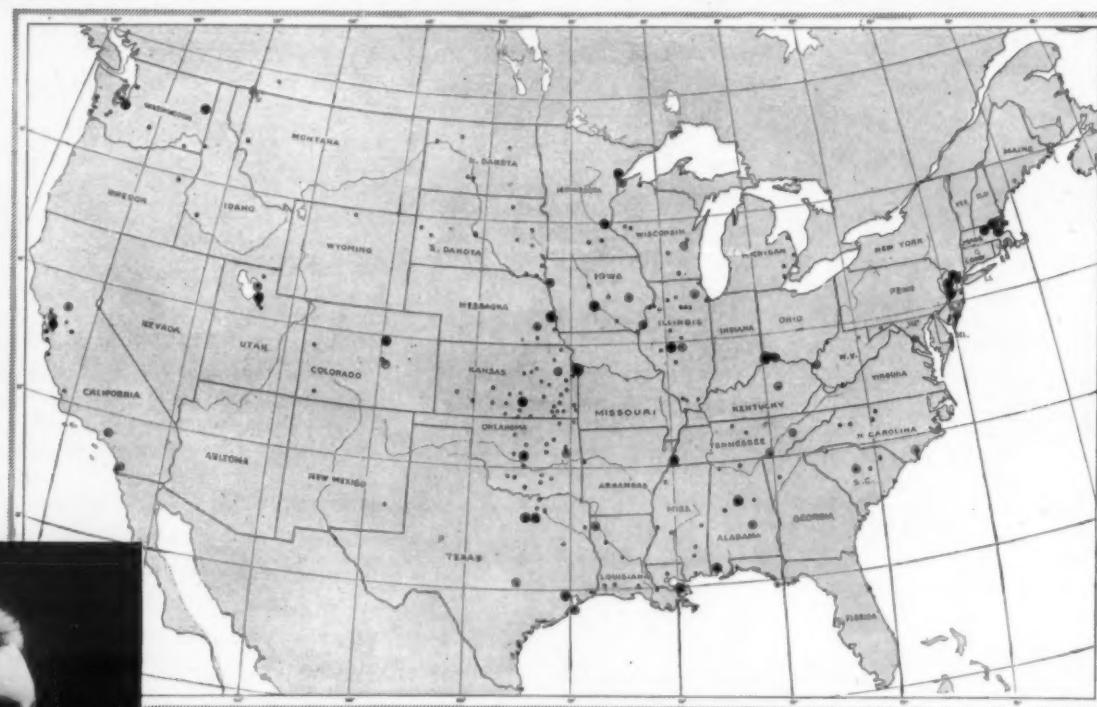
It is only fair to add, however, that some of the absurdities of city administration are departing. Unbusinesslike, irresponsible government by big, unwieldy councils of aldermen is rapidly being succeeded by saner methods. More than three hundred American cities and towns now are ruled by commissioners. Scarcely a week passes that commission rule does not add at least one new city to its lists.

A significant fact is that these lists now include a number of the larger municipalities. Jersey City, which recently voted in favor of the new rule, is the fourth city having a population of more than 200,000 to adopt it. The largest city in the South, New Orleans, where commission government already is in operation, now heads the roll with a population of 339,000. Jersey City follows with 270,000. St. Paul, where the method is to be put into effect next year, has 214,000, and Denver, now preparing to apply the new rule, has 213,000. Six cities—Oakland, Birmingham, Memphis, Omaha, Lowell, and Spokane—have populations of between 100,000 and 200,000. Sixteen are between 50,000 and 100,000; thirty-one between 25,000 and 50,000.

### Every Week Revises the Map

AT present only thirteen States are unrepresented in the list, and in each of them some attempt has been made by at least one city to procure the privilege of voting on the plan. In all of these States (in some of which the agitation has been very strong), the repeated efforts to procure better rule have so far been blocked by the legislatures or by very rigid constitutional provisions.

For that reason, a map showing only the States in which commission government is now in effect,



Curiously like the course of a storm is the progress of commission government, from its beginning in Galveston, Texas, up the Mississippi Valley and spreading east and west. This map, corrected to April, shows in heavy black spots 27 commission-governed cities of more than 50,000 population; 31 of from 25,000 to 50,000 (circle and dot); and 178 of from 2,000 to 25,000. More than 300 cities and towns are now governed by commissioners

does not truthfully indicate the interest in the movement. Pennsylvania, for example, stands white upon the map, but in Pennsylvania a strong group of third-class cities has been fighting for four years to have a bill passed that would allow them to adopt the new plan of municipal government. In the State of New York, too, determined efforts to obtain enabling legislation have long been unsuccessful.

### A City with a "Manager"

IN Sumter, South Carolina, a city of 8,000 population, the commissioners have gone the farthest in the direction of simplicity of control. They have followed Germany's example and hired a "city manager" from another community. They found him by distinctly American methods—they advertised. It was not an expensive method. Their advertisement was handled as news, and was sent from coast to coast. Out of 150 applicants, all of whom were experienced engineers, the commissioners selected Malcom McLean Worthington, a young man of thirty-one, a native of Maryland. The commissioners are a cabinet; the manager their executive. He is chosen by the commissioners.

It will take some time to test this latest plan of city management. The interest it has aroused, however, indicates that the idea will be widely adopted and that eventually it may replace the present forms of commission government. Recently the plan was approved by the charter commission of Youngstown, Ohio, and will be passed on by the people at an election soon. It is quite likely, too, that some of the other Ohio cities may adopt it instead of one of the older forms of commission.

A few of the larger cities, while still holding back from the commission plan, are considering a method that is akin to it. This method, on which the charter commission of Cleveland recently has been at work, is known as the Federal plan. The Federal plan retains the mayor and council, but takes from the ballot the minor administrative offices, and places the appointments to these offices in the hands of the mayor. It also reduces the council from a large, unwieldy

body to a small group. The underlying principle of commission government, which is simplicity of popular control and simplicity of administrative organization, already has spread to counties. It has been adopted in Los Angeles County, Cal., and has been agitated widely throughout the country. The principle, furthermore, has rapidly been gaining headway in the field of State government.

Eleven governors this spring urged the principle of the short ballot in their annual messages and other significant utterances.

The plan of Governor Hodges of Kansas to consolidate the two Houses of the Legislature is directly in line with this movement. He is proposing that we take measures to free the States as well as the cities from tangles of red tape.

### Shortcomings and Virtues

THE purpose of commission government is manifest and simple, and may be stated briefly. It is a plan to take from the hands of the politicians the business of running a city by placing the city's affairs in charge of a mayor and a small board of commissioners, usually four, elected at large. The list of virtues that have been attributed to the plan would more than fill this page. Reduced to the simplest terms, however, the claims made for commission government may be stated thus:

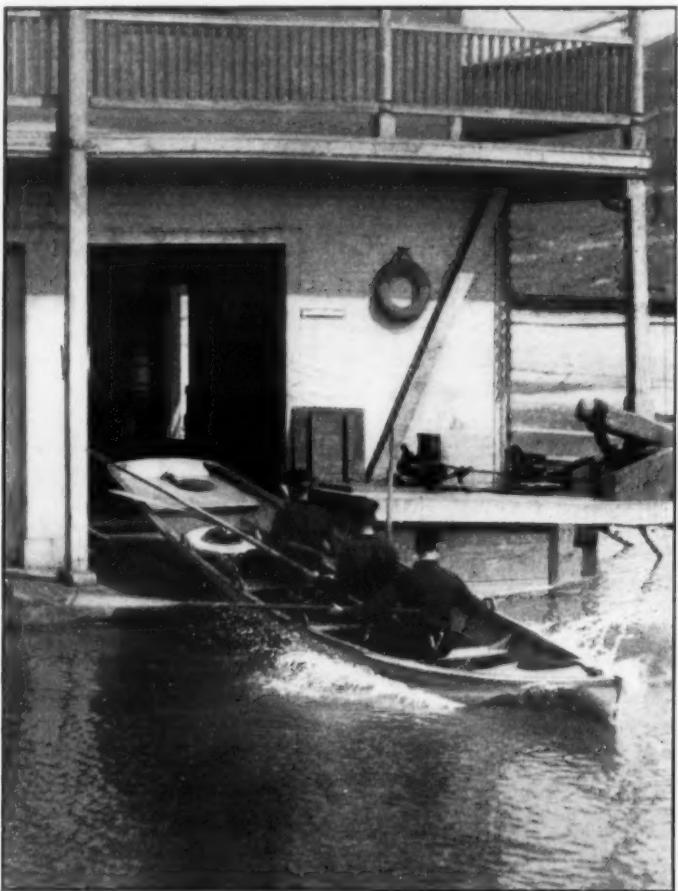
I. More efficient and direct popular control.  
(a) Fewer officials to elect, making it possible for the voter to focus his attention on the important policy directing officials—the principle of the Short Ballot idea. (b) Nonpartisanship in elections. Through this control, the elimination of the city boss.

II. More efficient administrative organization. By its plan of organization the minor officials are brought into proper subordination to the responsible governing body.

A report by Henry Brueke, of New York's Bureau of Municipal Research, relates that in a survey of ten commission-governed cities of the West the most conspicuous shortcomings discovered might be blamed on continued use of old methods by a number of untrained officials.



"States, as well as cities, should be ruled by commission," says the Governor of Kansas

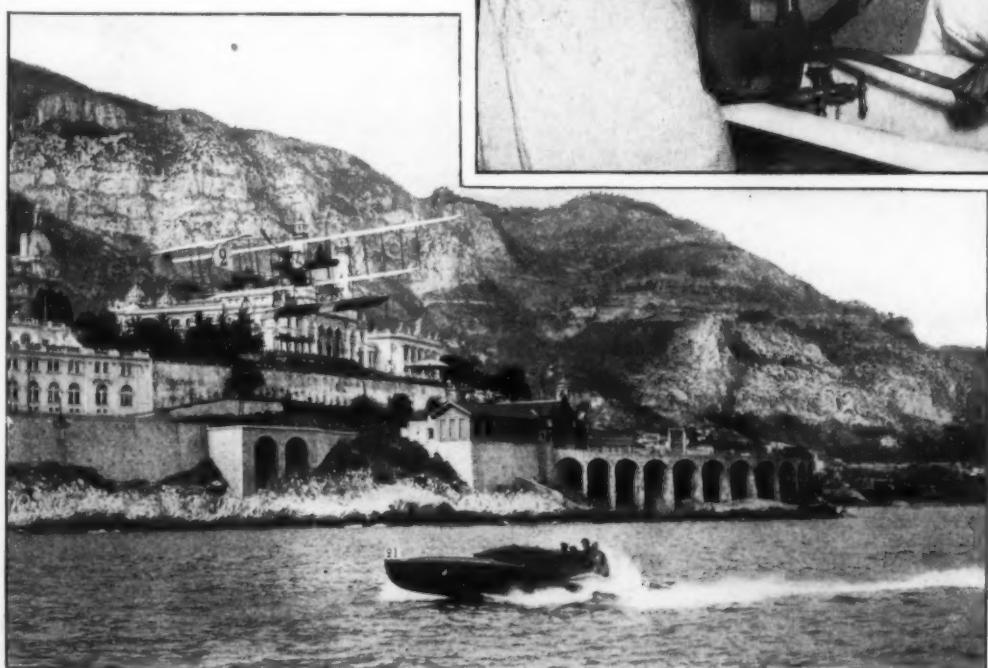


### Kentucky's Life Guards

THE efficiency of the river life-saving guards of Louisville, Ky., has never been better appreciated than since they proved in the recent Ohio Valley floods that they could manage their skiff (shown in the picture above) in currents that daunted all other boatmen. Since 1881 the crew has saved the lives of 6,000 persons who have been imperiled in the Ohio's falls at Louisville or in floods or ice floes.

### Girls Who Study Plumbing

NOT as a vocation but because of the usefulness of such knowledge to future housewives, plumbing is taught to a class of girls in the Los Angeles high school. The accompanying photograph shows the class at laboratory work with a gas heater. The girls are taught how to make various repairs, what to do in emergencies, and how to read meters.



### Monte Carlo Rides in Bird-Boat Taxicabs

THE population of Monte Carlo, where watching pointers spin around a dial is the favorite amusement, has found a new variation on the old theme. The latest dial to watch is on a "taxihydroplane." The photograph at the left shows the taxi on a trial trip. Timing the moment to take this snapshot was as delicate a problem as a photographer ever studied, for the air craft and the water craft were not racing. They were passing in opposite directions, the hydroaeroplane at a speed of from 35 to 55 miles an hour and the boat as fast as the average passenger train. The bird-boat passenger service is conducted in as business-like a manner as the taxicab department of the "Compagnie Générale Transaérienne."

### A Giant Housefly on a Bread Crumb



IGNAZ MATAUSCH, preparator, spent nearly a year of painstaking work to model this "Fly on a Crumb of Bread," that was placed on exhibition last month in the American Museum of Natural History, New York. The model is 64,000 times as large as a housefly, but is perfect even to the number and color of its 900 hairs and the 1,200 ocelli of its compound eyes. It is attracting much popular attention to the activities of the housefly as a carrier of germs, particularly of the germs of typhoid.

# Geraldine's Education

**T**HREE'S a note in this story that will strike a chord in the heart of every motherly woman, and of every man who loves children. But the pathos of misunderstood Geraldine has a relief of humor in the characterization of that powerful real estate dealer, Geraldine's mother. It is Mrs. Davis's first story, although you would not guess it if you were not told.

**I**SEE by the Mercedes "Herald" that the Citizens' party is going to run Mrs. Helga Abbott, Geraldine Abbott's mother, for county clerk this fall. That will certainly give the members of St. Paul's Guild something to talk about.

The county has never had a woman in the courthouse, but for my part I should be glad to have her get the job.

But not many women in Mercedes will vote for her. And I wonder how Geraldine will take it.

**T**HE sultriest city in southern California is, without doubt, Mercedes. As far as climate goes the place belongs in the Mojave Desert, which indeed shimmers, waste and barren, just beyond the low foothills to the east. And though the town itself is overgrown with palm and pepper trees, with roses and olives and pomegranates, magnolias and grapefruit, the air is thick and still and fearlessly hot. Mexicans and darkies do well, but it is a hard location on a white man. Yet a good many of them live there; in some families this is the third generation—the Truxton Fishers, for example.

Mrs. Abbott came in the eighties. She weighed only a hundred and sixty then and she was a fine-looking young woman, showing her Norse blood plainly. Abbott was with her and went into the real estate business in a small way.

She is, I firmly believe, the one exception to the rule that white women live a sickly and uninspired existence in Mercedes. She has never been ill a day, and no one dares ask her what she weighs, though it must be fully two hundred and fifty pounds. She scorns feminine fripperies and wears shirt waists that are usually slightly divorced from her ample skirts. She seldom uses a sidewalk unless the street is blocked, and she has a Mexican's indifference to heat.

You have read how Scandinavians once founded a kingdom in Sicily. I understand how that happened since I have known Mrs. Helga Abbott. They, too, I suppose, sucked up vitality and largeness and abandon from the prodigal life about them; and, I suppose, the same inherited chill of blood warded off malaria and all the half-guessed, deadly diseases of the semitropics. And probably the sickly and blue-blooded Sicilians made the same disagreeable comments on their conquerors that Mercedes's white population made and still makes on her. For she now owns at least a sixth of the land in and around town; land wrested by force and northern business methods from the indolent and the gentlemanly—such as the Fishers. She has never understood the art of conciliation; she has never made any attempt to soothe the injured feelings about little matters such as foreclosures. Indeed, she has been known to vaunt like the hero of an Anglo-Saxon poem over some especially fortunate deal.

Abbott dropped out many years ago. His departure was as unobtrusive as his life had been; but she erected a fine tombstone—an angel bearing a broken urn—over his grave and keeps the place in notable order to this day.

They had the one child, Geraldine.

**G**ERALDINE and her mother had a great wrangle in the Café San Isidro, and did not care in the least who heard, about Geraldine's going away to school. She was a leggy girl of fifteen at that time, with a mane of thick, yellow hair considerably tarnished by excessive use of the curling iron. Mrs. Abbott has never made any pretense of being domestic, and she and the girl ate around at all sorts of places and roamed now here and now there.

"Aw, gee, ma," came Geraldine's high-pitched protest, "whadda I want to go away to school for? I ain't through here yet."

"Because you are running the streets too much," countered her mother loudly, "and a boarding school



**By Cora Davis**

is the place where you get class. Some day you'll be big enough to have real beans and then you want to act right and look right, and what's the matter of a few hundred dollars to me, I want to know?"

Geraldine beckoned the waiter and ordered more canned lobster, but this interruption did not check Mrs. Abbott, who now launched into a lengthy discourse on the subject of her income and its sources. "Hand me them olives," she finally concluded.

All this is vulgar and meaningless enough. But I know now that it was not simply rudeness and lack of filial feeling that caused Geraldine, at this juncture, to push back her chair and shout:

"Hand you nothing. You make me sick. Whadder I got to do as you say for?"

**I**T WAS the old Norse blood rushing to realization of itself. Yes, even something finer than that: the natural delicacy of youth outraged by vulgarity—only, who would have thought that Geraldine knew what vulgarity was?

"Here, hold on—where you going?" roared Mrs. Abbott, her hard, old face crimson with temper. She arose with as much abruptness as was possible for one of her physique; her chair careened for a moment on one leg and then fell to the floor.

"Ketch hold of her there," she bawled.

For Geraldine—who had always been graceful since she was old enough to walk—was wriggling her way past the crowded tables with an agility impossible for the older woman.

But as the girl neared the entrance she moved more slowly, and at the cashier's desk she stopped and waited, her chin held high, her eyes unseeing. She was making an attempt to save her dignity. The proprietor was agrin, the entire café was staring with more or less comprehension, a waiter was standing, bottle in hand, unmindful of his table, till he should see the outcome of the affair.

He did not have long to wait. Puffing and angry, her little blue eyes agleam, Mrs. Abbott emerged from the throng, her bulk towering over her wayward daughter. With both huge hands she seized the slender shoulders before her, and, lifting the girl, shook her till she was limp, till Geraldine's white face and terrified eyes acknowledged her master. And then, ignoring check and cashier, Mrs. Abbott marched, still gripping the girl, out into the night. A freckled-faced messenger boy, who had been hanging around the entrance, intending to escort Geraldine to a picture show that evening, fled, his soul quailing within him.

**T**HE school Mrs. Abbott chose was St. Gertrude's, down at the coast.

She paid Truxton Fisher a visit one hot August day some three weeks after the incident in the café, breezing into his downtown office, perspiring and energetic. Fisher removed his hat, for his Southern breeding held even with her, and extended greetings with the amused cordiality that men the world over give Mrs. Abbotts.

She opened the subject near to her heart at once.

"Your Caroline goes down there to St. Gertrude's,

don't she? Well, say, look here, you see they don't know me down there and I gotta have some recommendations. Now, of course, any bank in the country'll give them to me all right, but it seems that ain't what they want. They are these blue-blooded kind, and they gotta have some letters from folks that's in the swim up here. Now, Mr. Fisher, I wonder if you don't see your way to help me out? I done you a little favor a year back, maybe you remember, and, besides, you've always known Geraldine. You know there ain't a prettier girl of her age in town—"

If Fisher was not delighted at the opportunity, he was at least willing to comply with the request. A line to the principal would cost him nothing, and it would be the girl's own lookout how she got on after she was once there. But it developed that Mrs. Abbott wanted more. She had to have a note from Mrs. Fisher as well.

**T**RUXTUN FISHER must have had a bad time of it, indeed, for the next ten days. At any rate, it took him that length of time to persuade his wife to stand social sponsor for Geraldine Abbott. Mrs. Fisher is one of those small, thin, dark women, with proud lines in her face, and a pedigree that scorns American antecedents, winding back through Virginia families to English manors. She had never, by any chance, noticed Mrs. Abbott except once or twice to gaze after her enormous figure and murmur: "How odd!" And her only notice of Geraldine had been to hold her up to Caroline as a good example of all a young lady should not be. For every one knows everyone else in Mercedes, whatever pretenses are made.

And all during this interval Mrs. Abbott was calling on Fisher assiduously. The little favor she had shown him was extending time on money he had borrowed to float his orange lands in the Rio Valley, and the trees would not begin bearing for another year. Toward the last of those days she began to explain to him every few hours that she had a first-class opening for her money and that she was doing herself an injustice by letting such an opportunity go by. She told him she thought he had been swindled on the Rio land anyway.

But at last he got the letter. And Mrs. Fisher im-



*Geraldine had wept and laid imploring hands on her mother and wailed: "Come away, ma; they don't want me here. I ain't their kind. Please let's go!"*

mediately told six women in the guild what had happened. They agreed unanimously that it was an outrage and that Mrs. Abbott should be ostracized. However, as they had done that long ago, and as that lady never noticed them anyway—she was interested in larger things—nothing particular came of the resolution.

Which one of the six women it was, or which one of the ones they told, who wrote to St. Gertrude's will never be known. There are some people who even suspect that the rector of St. Paul's did it. But the fact remains that some one did write to the school. What was said is likewise unknown. It may have been a full account of Mrs. Abbott's blackmail tactics, or it may have been merely an account of Geraldine's failings—failings which rendered her unfit to become the associate of such girls as Caroline Fisher. But, at any rate, at the last moment notice came that St. Gertrude's was full, that they regretted that they

could not take Geraldine, and that doubtless she would be happier in some other school.

"Well, ain't that the deuce an' all?" Mrs. Abbott inquired of the public at large, as she opened the communication and read it at a café table in the Spanish quarter. "Now, ain't it?"

"Oh, mamma, now I don't have to go," cried Geraldine. She had been looking sickly since the school question had come up—rather as if she had a touch of malaria.

"You bet you are going," said her mother, after consideration. "Nothing to it. They've got that Fisher letter, ain't they? There can't be no kick about recommendations. Little one, money can fix up anything. I don't see just what's eating them down there, but you bet a hundred or so will fix it up. Watch me."

Geraldine this time did not attempt a public discussion of the question.

Mrs. Abbott went down to the coast with the girl. A

good many people at Mercedes saw them off. Geraldine looked depressed and nervous, but her clothes would have attracted attention anywhere: a fifty-dollar willow plume in a lace hat, slippers with French heels, a white velvet suit with collar and cuffs of lace, a diamond-studded bracelet, a watch, a sunburst, a locket, white kid gloves. Her three trunks were piled ostentatiously and hinted at unrevealed splendors. Caroline Fisher, standing at the opposite end of the platform with her mother, who refused to see the Abbotts at all, looked more sallow than usual in a dark linen coat and a small hat set well down over her ears.

A week later Mrs. Abbott returned to Mercedes, bringing with her a very sick daughter. How could the child enter boarding school when she was so ill? Mrs. Abbott wanted to know.

Gradually the story leaked out. Caroline Fisher wrote home a horrified account of how Mother Abbott had stood at the ornate gateway of the school, shaking

(Continued on page 25)

# Privilege of the Hero

By Irma Peixotto

**MISS PEIXOTTO** was in her teens when this and other stories of these soldier folks were written, yet it is a sure thing that if no name were given you would never suspect her sex. Her knowledge of the enlisted man is extraordinary, and could result only from an enthusiastic liking for him and a rollicking sense of fun that is close kin to his own.

THE sun peeped over the big, sloping slate roof of the riding hall and winked good morning to

Fort Hotchkiss. Fort Hotchkiss was quite ready to respond; it had been up and doing for the last half hour and had had plenty of time to rub the sleep out of its eyes. Now the bugles were singing over the post for all who were able to come to the stable, and misty blue lines of men were swinging stableward with noisy, uncadenced trampling.

Just as J troop were taking their currycombs, brushes, and cloths out of the little numbered pigeonholes where they were kept there was a frantic yell, an outburst of agonized oaths, and then a sustained blubbering from Sergeant Bill Sullivan. Startled and sympathetic, the troopers gathered quickly around him to find the reason for his noise. Sobbing, he held up to view stumpy forefinger from which a small drop of blood was oozing, and explained with much effective gasping for breath how he had jagged it on his horse's hoof hook as he put his hand into the hole.

"Let's have a look at it, hombre," said Whitney kindly, and gravely examined the injury, while the troop began to grin and nudge each other. "Only another of his baby plays," they said. "Thought he really had hurt himself this time, though." Bill caught the last remark and whirled around, jerking his arm away from Whitney.

"An' I am hurt," he asserted. "You fellers don't know what pain is. Ow!" and he gave a correct imitation of painful writhings. "I'm hurt bad. Ain't I?" he appealed to Whitney.

"Well," quoth that worthy noncommittally, "may be yo' are—internally; but not on that finger yonder I've been inspectin'."

THE men howled delightedly at that and Bill was furious. Forgetting his finger for the moment he doubled his fist and shook it in Whitney's face. "Oh, you big har," he roared. "Wait till I'm able to handle yer. Just wait!" He caught sight of Captain Campbell coming through the stable door and made for him with outstretched arm. "Looka here, Cap'en," he whined, "I pretty nigh cut me finger off. Lemme go ter hospital an' have it dressed."



Smith fired point blank and the bullet went through the fleshy part of Bill's left forearm

Shorty gazed, first with interest and then with scorn, upon the scarce-injured digit.

"Go nothin'!" he pronounced. "You stay right here an' get to work at your groomin'. You don't work me *that* easy. Next thing you'll be wantin' me to dress an' undress you an' feed you your chow out of a bottle, you mamma's darling!" and Shorty stumped away over the hard, clay floor with spurs jangling and hands jammed deep into his pockets, leaving Bill Sullivan open-mouthed and speechless with indignation.

"Here," said Stone as the men straggled into the stalls. "Take this handkerchief an' tie up your finger an' quit yappin'. Pick up your things, lead out an' start groomin'!"

"But," protested Bill, "but my hand ain't—"

"Never you mind what it is, or it isn't. You get to work. Sabe este?" And while Bill, grumbling, collected his things and started toward Jag's stall, Stone rejoined Shorty who was nosing among the feed boxes.

"I had a suspicion," said the captain, "that they'd been sawin' off some sprouty oats on us this last

issue. They haven't, though. Well, did Sullivan make any more trouble?"

"No," said Stone, "I settled him—the cry baby. Isn't he the limit? Always makin' such a bloomlin' fuss over nothin' an' yet you know yourself he isn't such a bad soldier an' he can be just killin' funny if he feels like playin' the monkey."

"He can be a monkey all right," said Shorty. "But a soldado's got no business raisin' the long yell like that. Golly! I heard him way up by the K troop corral—look here, here's a manger with no rock salt in the box. Tell Busch about that; he's gettin' careless."

THE tour of inspection over, Stone stood in the corral and watched the horses' morning toilet. "I wonder," he mused, "why Bill Sullivan isn't ashamed to kick up such a ruction over somethin' that doesn't put him on the fritz a little bit. Will he ever pan out into a sure-enough man? Quien sabe? I don't.—Cease grooming," he called as he saw the troop putting the finishing touches to their work, and as Bill passed him coming in from the picket line, still grumbling, he admonished him for his soul's good in a sotto voce aside: "Get over your grouch, Bill, or the troop'll be sore on you. They have their opinion of you as it is."

Indeed, Bill was well aware of the temper of the men, and feeling dimly that he had lost caste, changed his grumpy mood for a merry one and soon succeeded in having the troop in roars of laughter.

He decided, however, that though they might laugh at him, something more was needed to reestablish himself, and resolved to try and amuse them so they would forget his morning peccadillos.

There was a new batch of recruits in and Corporal Ryan had four of them out for instruction in front of J quarters a little later that summer morning. It was mostly preliminary instruction, the very kindergarten of tactics, the subjects being the position of the soldier dismounted, the march steps, and the facings. The four rooks presented a dismal contrast to trim, well-set-up Ryan. Taken in the aggregate, they were knock-kneed, bow-legged, sway-backed, and round-shouldered; their hats appeared to be several sizes too large for them and had slipped down half over their ears, while their coats sagged and bagged painfully in the place where the chest ought to be.

IT is a queer and an interesting thing to watch

the physical metamorphosis of a recruit. If he has the right stuff in him, in due time he will be filling out every atom of the chest and shoulder space afforded by this same loose-hanging blouse, while the underarms and trousers seams will be taken in so much that the uninitiated observer is in a constant wonder as to how the soldier man ever got inside. But it is the joy and pride of the enlisted man to seam himself up in his best clothes, and though the department has issued an order against the practice, he majestically disregards it. The identical hat, too, that at first appeared to be the one his "father wore many a year ago," soon fits him exactly, not because

the rook has acquired a swelled head—his squad room and the rest of the troop sees to it pretty thoroughly that he shows no signs of such an abnormal growth, but because he has learned how to wear it and give to it his own individual character. Nothing that a soldier has is so thoroughly imbued with his individual characteristics as his campaign hat. You will not find two alike any more than you will find two faces alike. To casual observers, to be sure, they may appear as faces did to Humpty Dumpty. "Your face is the same as everybody has. Two eyes, so: nose in the middle, mouth under. It's always the same. Now if you had two eyes on the same side of the nose, for instance, or the mouth at the top, that would be some help." But in reality, regulation hats with the identical cord and insignia have the same infinite variety of feature as the prevailing style of eyes-nose-and-mouth face. Take the hats of any troop, battery, or company, and nine out of ten commanding officers would be able to tell you with absolute certainty, and not one mistake, the names of the owners. They, and their first sergeants, will be able to call the roll by hats as accurately as by roster.

**T**Hese J troop recruits were beyond question stupid; they were in earnest though, and tried hard to do right. One of them listened gravely to the corporal's description of the position of the soldier and in all seriousness began twisting and turning, hunting for the seams in his trousers so he could put his little fingers on them as instructed.

"Hanged if I ever knew where they were before," he muttered, to the intense delight of Bill Sullivan, who sat on the barrack step watching the performance. Then Ryan began to have trouble with the thin recruit in the center who persisted in making an about face for every command of right or left face. No matter how many times Ryan explained he always whirled all the way around.

"Oh, well!" at last sighed the weary instructor. "If you can't put your mind to learnin' a simple thing like that, I'm goin' to send you to the guardhouse. What's your name anyhow?"

"Turner," quavered the rook.

"Blazes!" said Ryan; "then I don't suppose you could help yourself." And at this Bill Sullivan let out such a horse laugh that Teddy dismissed the squad in disgust and stalked indignantly away, leaving Bill to fraternize with the rooks and fill them full of the yarns for which he was famous.

**H**ERE, he thought, was a way to amuse the troop by stuffing the recruits and perhaps he might win back some of his popularity. Besides this was one of his great and recognized privileges, for recruits were fair game and Bill loved to romance to them for the pure pleasure of seeing how much they would believe. No one of all the lads in J troop could beat him in the gentle art of enlarging on a commonplace subject, and once get him out into the open of a free-for-all, no-speed-limit stretch of the imagination, and all competitors were left at the post. Whitney and Stone were always greatly amused by him, and often tried to best him at his own game, but generally were worsted. To-day, happening to see that he had taken the recruits in hand, they came sauntering out on the porch in time to hear the following remarkable story:

"You fellers better try an' mind what Corporal Ryan tells yer. He ain't the kind ter stand no nonsense an' he ain't afraid ter do anything, he ain't. Once when him an' me was to the Islands" (neither had ever been west of Frisco), "I seen him put his hand right down into the mouth of a lion what had swallowed four clipsful of cartridges of his'n when he had his back turned. He was actin' quartermaster then an' had to have them cartridges ter make the returns come even, so when the lion swallowed 'em he never stopped a minute but grabbed right after 'em. But his arm was too short an' they'd gone down too far; so I helped him get 'em."

"How?" questioned a rook.

"Well I warn't a puttin' my hand in. Ryan he kep' a holt of the lion so's he wouldn't run back in the woods an' I went ter the doctor an' he give me a c-metic an' I give it ter the lion, an'—we got them

returns all right, all right. Yes, Ryan is sure spunky. One time he was the only man they could get ter test a signal corps flyin' machine. Five miles a minute that thing went. Why it was so fast it beat the Empire State Express." (Bill was a loyal New Yorker.)

"Hol' yo' hawses, son," cut in Whitney; "that train may be fast fo' the *East*, but wait till you strike the Western country: things *go* out there. Why, even our gentle breezes travel as fast as an Eastern cyclone. And when we did have a tornado, well you better believe, son, it blew right smart. I remember once at San Antonio we all had a garden we were right proud of, an' a wind came along an' the fo'e of it drove a lettuce leaf slap through the barn, an' on the way it

"You'd do nothin'." interrupted Smith calmly. "You're always jawin' an' blowin' an' yet you'd be scared ter fight a ten-year-old kid if you thought the kid had any spunk, you great big hummox. You needn't go a-glowerin' at me; you can't scare me any. Why do you let him go on so?" he appealed to the group. "Just because he makes you grin you stand fer all his baby play. Ah, you make me sick!" and he turned on his heel in disgust and went to his squad room. Bill blinked in amazement, much taken aback. "Why—why—why—" he stuttered, "why, bunks, you ain't—you ain't—"

"Buck up, hombre," said Whitney, laying a hand on his shoulder. "Never you mind, ole grouchy Smith. Look where he goes yonder: hombre with a tragic

stalk like unto that can't afford to appreciate a joke. But it would never do fo' you all to quit keepin' the troop amused. We expect it of you."

"Sure!" agreed Whitehall, as Sullivan showed a pleased face and began to feel himself a man again. "Sergeant William Sullivan, head jester, an' master of horseplay, J troop. What would we do without him? Keep on, Bill, keep on!"

**C**HOW!" cried Stone, starting up as the notes of the dinner call smote the air. "Do you think, John, that you could possibly eat anything after the stuffing you've had here?"

"Oh, I reckon," said Whitney. "I didn't swallow much, you know." And he trailed into the hall singing at the top of his powerful baritone:

*Porky, porky, porky,  
And not a bit of lean;  
Soupy, soupy, soupy,  
And not a single bean;  
Coffee, coffee, coffee,  
Meanest ever seen.*

"Say, Kid," said Bill, taking a rook aside on the way to the mess hall, "you fellers got yer butter checks?"

"Butter checks? What fer?"

"Ter git butter with, dummy. They don't issue none without a check. You can git 'em off'n the quartermaster sergeant."

So the rooks went in a body to Duffy, the newly appointed quartermaster (vice Hansen), and requested butter checks.

"Butter checks!" exclaimed he. "Where do you think you're at? Delmonico's? This is the United States army. Go to the devil fer ice checks!"

**M**EANWHILE Bill continued to the mess hall and sat down to his chow in high good humor, the rooks soon following in a crestfallen body. Bill's flow of language, having once begun to get action, was hard to check, and he kept the noncoms' table lively.

"This here is a swell post," he was saying between bites. "Say, I sneaked over ter peep in the winder at the Major's dinner party last night, an' gee! you fellers ought ter see the dog some o' these officers' wives put on. They was fairies!"

"What did they have on?" asked the poetic Ryan.

"I couldn't see under the table, son, but it appeared ter be real low-an'-behind style. A C in front an' a V behind. Yes, seein' them swell ladies an' that good dinner certainly made me feel homesick." (Whitney and Stevens exchanged amused grins, both being familiar with Bill's Bowery origin.) "I believe I'll put in fer mer leaf soon an' go back home an' then I'll walk in an' say: 'Mother, your soldier boy has come home ter die!' An' she'll say: 'No, son, I think yer came home ter eat.' She won't be much off, neither. Gee! Mr. Dope, I'll draw seconds on this beef, an' Bonnetstrings, shove us the spuds. Home's a good place ter eat in, but they ast questions! An' they's always girls hangin' around. I can't get along with them kind o' girls. I 'member las' time I was ter home one of 'em was a settin' there sewin' an' jus' ter make talk I let on I could sew too."

"What kin yer do? sez she."

"Everything," sez I."

"Kin yer run? sez she."

"I'm first for the hundred-yard dash," sez I."

"Kin yer tuck? sez she."

"Tuck what? sez I."

"Oh, clothes," sez she."

(Continued on page 31)



*Swaying in the saddle, sick, scorching, and suffering, spurring his staggering pony to a last desperate effort*

docked fo' hawses' tails, took the years off two mules, an' cut off the legs of fifteen chickens that were roostin' in a row. An' out in the garden all the radishes an' beets an' carrots were a-spinnin' like tops, an' makin' little funnel-shaped holes. Pretty soon the garden was all gone, nothin' left but a big hole, an' soon even *that* blew away. An' a field of frijoles beans got blown into a co'nfield an' when it was all over we foun' the whole place full of succotash."

"Good boy!" said Stone. "I'm proud of you. That must have been the cornfield our old friend the mule was in. You remember, John?"

John nodded. "Uh-huh," he grunted affirmatively. "What mule?" inquired Bill, interested.

"Hold your jaw, Bill, it's that old beast, ain't it? Same old tale been goin' round the army for fifteen years." Whitehall who had joined the group was a scoffer.

"But I want to hear about it," piped Turner. "What happened to that mule?"

"That mule," said Stone, "was in a cornfield one day an' it got so bloomin' hot that all the dence' corn popped an' piled around the field four or five feet high."

"An' the mule?" asked the rook breathless.

"The mule thought it was snow, so he lay down an' froze to death."

**T**HAT'S all right," quoth a dark-browed individual who had joined the story circle. "I ain't kickin' on Stone's yarns, but if that crazy Bill Sullivan thinks he's goin' ter coddle us up with his fool lies an' make us fergit his baby act this mornin', he's way off his trail."

"Aw, you shut up, Smith," retorted Whitehall, while Stone laid a restraining hand on Bill, who had started up in indignation.

"Yes," echoed Bill, "you better shut up—an' blame quick too er I'll knock yer silly. How do yer know how bad my finger hurt anyhow? Fer two cents, Mex"—he made a threatening step forward—"fer two cents, Mex, I'd—"

# "Corn Club" Smith

By Peter Clark Macfarlane

## Number Two of "Everyday Americans"

**T**HIS is the second of the dramatic and fascinating life stories of men and women who have done big things—or little things bigly; who have made their neighbors proud and this good old, hard old world a better place to live in. "Corn Club" Smith is from Mississippi; you will want to know him.

Photographs by James H. Hare, Collier's Staff Photographer

**Y**OU take this man Smith and you look him over. There are about six feet of him, lithe, lean, and amiable, with pepper-and-salt hair and large blue, thoughtful eyes that laugh easily. His features are prominent but regular, suggesting good blood and a calm kind of strength, coupled with rare tenacity of purpose. The 'coon that waited up a tree for William H. Smith to get tired and go home would wait a long time. If you were going on a hazardous trip—to the North Pole or the moon, for instance—and wished to select companions who would be loyal to the last drop in their veins, who would be cheerful under the most discouraging conditions, and whose strength of character matched their strength of body, why, Smith is one of the men you would take.

That is, you would want to take him, but the people of Mississippi would not permit it.

### He is an Asset of the State

**T**HEY dote on Smith down there. In the first place, they love him. In the second place, he is an asset. He is making the State rich. Do you think Oklahoma would give up her oil fields? Or Missouri her lead mines? Certainly not! And neither would Mississippi give up her "Corn Club" Smith.

She spared him to the United States Government the other day, but it was only for two months, and because the Government wanted him to go with Harold W. Foght of Washington and L. L. Friend of West Virginia, at the instance of Dr. P. P. Claxton of the Bureau of Education, to look over the agricultural education system of Denmark.

He is back now, and you may find him jogging in and out and up and down over the red-clay roads anywhere between the great river and the Alabama line, the Gulf of Mexico and the State of Tennessee, for Professor Smith is Supervisor of Rural School Work for Mississippi.

Rural school work! Doesn't sound like much of a job, does it? You have an idea what those schools are like—three-fourths of them a one-teacher institution—just a bare frame of a single-room house, often unpainted, dropped down where the roads fork. I repeat, it doesn't sound like much of a job; yet here is the great State of Mississippi winding affectionate arms about the long form of Smith, and here are all the boys and girls of the State swearing by him, and calling him affectionately "Corn Club," and here is the Government wanting to send him abroad, and here are enthusiastic people nominating him for a place in COLLIER'S "Everyday American" series, so there must be something either in the man himself or the schools themselves, or what the man tells the schools when he gets to them, that makes it worth while to find out about him.

### Love for the Toilers of the Soil

**T**HE first thing we are able to discover is that he was born. That happened in Alabama in the year after the war closed. Next, after a long, still hunt, we find that the Mississippi Normal College at Iuka graduated a William H. Smith in 1889, an earnest young fellow who paid his way through college with money earned by teaching in these one-room country schools. By his earnestness and his modest, ever-burning enthusiasm, we know that this is our Smith. Education meant everything to him then, as it does now. He had

ambitions. He would have liked to press on to the university, to specialization, and to some brilliant career in the higher professions. But he couldn't, somehow.

Behind him were the fertile red-clay hills with their wonderful timber growth, the cotton lands of the great central valleys that were beginning to wear out, and the butter-fat bottom lands along the river that nothing could wear out; and in all these lands were people—young men like himself, who needed light and emancipation, as he had needed it; who went all day up and down in the hot sun, scratching the surface of the ground, making cotton enough to sell or barter for the few necessities their farms could not produce; raising some scraggly bushels of corn to the acre, shelling it by hand, taking it to the little country mill to be cracked into meal and hominy for the table; getting their meat from the razor-backed hogs that nosed in the woods; buttering their corn bread with the thin homemade syrup from the cane patch; with no literature but the county weekly; with social pleasures the most primitive, and mental life as sparse and shallow as the soil upon a sand bank.

And young Professor William H. Smith wanted to change all this. He knew these people and loved them. He thought they were the best folks in the world. He wanted to enrich and empurple their lives. Having a blind faith in the power of education to do this, he gave up all thought of an outside career, and turned about and attached himself to the soil. The Mississippians, who have a way of their own of knowing a man when he gets up among them, were quick to see the bottom-land qualities in the character of Smith, and put him to work as principal of a high school in one of the large country-environed towns. Here he worked with enthusiasm, getting close to his teachers, and close to his students, the difficult ones in particular, for upon those to whom book learning seemed hardest, and who, therefore, appeared to need it worst, he lavished his attention most lovingly.

### Enter Jed and Ruby

**W**HEN commencement days came with their graduating classes, there was no happier man in Mississippi than Smith. He took so much joy in his finished work that he used to lie awake and chuckle most of the night before. Of course his mind was saddened by the remembrance that the graduates were never more than one-fourth the number of the entrance class, indicating that a full three-quarters of all his pupils fell by the wayside in each four years; however, the Professor remembered the Scripture that "many are called but few are chosen," and went happily on his way, doubting nothing, until he stumbled over the case of Jed and Ruby.

Jed was a handsome but backward boy of twenty, black-eyed, stiff-haired, a stubborn plodder, whose interest in his studies was entirely unilluminated. His father was a farmer living seven miles out of town, who, by working pretty steadily from morning to night, and from New Year's Day to Christmas, with every one of the seven children helping at cotton-picking time, managed to have food upon his table and clothing enough for comfort. The farmer had an ambition to make a doctor out of Jed. He had been sending him to school all his life, and Jed, at twenty, had got as far as the second year in the high school, and there he stuck.

Ruby was the daughter of a neighbor of Jed's father. She was seventeen when Jed was twenty, and had brown, roguish eyes, and a creamy complexion. She was as keen in books as Jed was dull, and was, indeed, the bright, particular star of the school. Languages and history were her forte. She could read Caesar's Commentaries like a primer. Virgil, to her, was as easy as Longfellow. When she recited "The Lay of Virginia," handkerchiefs came out.

But her crowning accomplishment was a sweet and beautiful devotion to Jed. Yes, Ruby the brilliant loved Jed the backward, and had been promised to him since childhood; moreover, loyalty was the keynote of Ruby's character.

One day, after the close of school, as Principal Smith sat alone at his desk, Jed came in, carrying his saddlebags. His brow was screwed into a cloudy knot characteristic with him when his mind had balked at a task.

"I allowed, Professor," he observed in his slow, dignified drawl, "that I would tell you all good-by. I am just naturally goin' to back right square out and quit."

"Quit! . . . Oh, Jed!" exclaimed the young principal, in tones of dismay and regret.

"Yes, sir," affirmed Jed, "quit! It ain't a-doin' me no good a-tall. I don't 'low ever to be a doctor like pa's a-hankerin'. I'm goin' to be a farmer. I ain't fit to be nothin' else. And book learnin' ain't helpin' me none. It's just a waste of time. I got to clear land and work it into a farm. If I was goin' to be a bookkeeper or an engineer, or somethin', what you're teachin' me here might help; but I can't remember that I've ever learned a thing, since I got the hang of how to figure the interest on a mortgage, that'll be any 'count to me on a farm. Most of the boys has got to be farmers like me. You know, Professor, it 'pears to me like these schools for the people ought to be teachin' the children of the people how to make a livin' on the farm—how to make life better an' easier instead just of makin' us plumb disgusted with ourselves."

Professor Smith's round blue eyes burned with a scornful light. The idea of a public school being arraigned because it did not teach a man how to make a living on a farm! What heresy! But seeing from the stubborn gaze of Jed's black eyes that debate was just now useless, the Professor craftily approached the boy on his softest side, asking:

"But what does Ruby say?"

"She's goin' to quit, too; she's got to," was the surprising answer. "I give her a choice between marryin' me an' more education."

This time the Professor was shocked into an attempt at argument.

"Surely," he urged, "if you are going to stop short of a high-school education, it is all the more important that Ruby should have one."

"No," said Jed with an ugly scowl; "no! That's why I don't want her to have any more. It's the same with her as with me. That elocution voice of hers'll be good for callin' the hogs or the cows, and I 'low that's about all. She ain't learnin' things that'll help her to be a success in home-makin' on a farm. She's learnin' to want what she can't get. She's got to stop now before she's plumb ruined, or her and me's got to break."

### Searching for the Truth

**G**AIN the Professor was shocked into silence. A moment. "Well, so long, Professor," Jed said after a moment. "No hard feelin's. I know what you tried to do for me, and I don't forget it. Stop in when you're passin' some time and have dinner with us or supper or somethin'. Pa and ma thinks a heap of you, and so do I."

Jed put out a strong, awkward hand, and Professor Smith took it in silence. After Jed was gone, Professor Smith sat white, absently breaking a stick of white crayon into very small bits.

"The very idea!" he exclaimed, at length, flinging the tiny white fragments into the open fireplace.

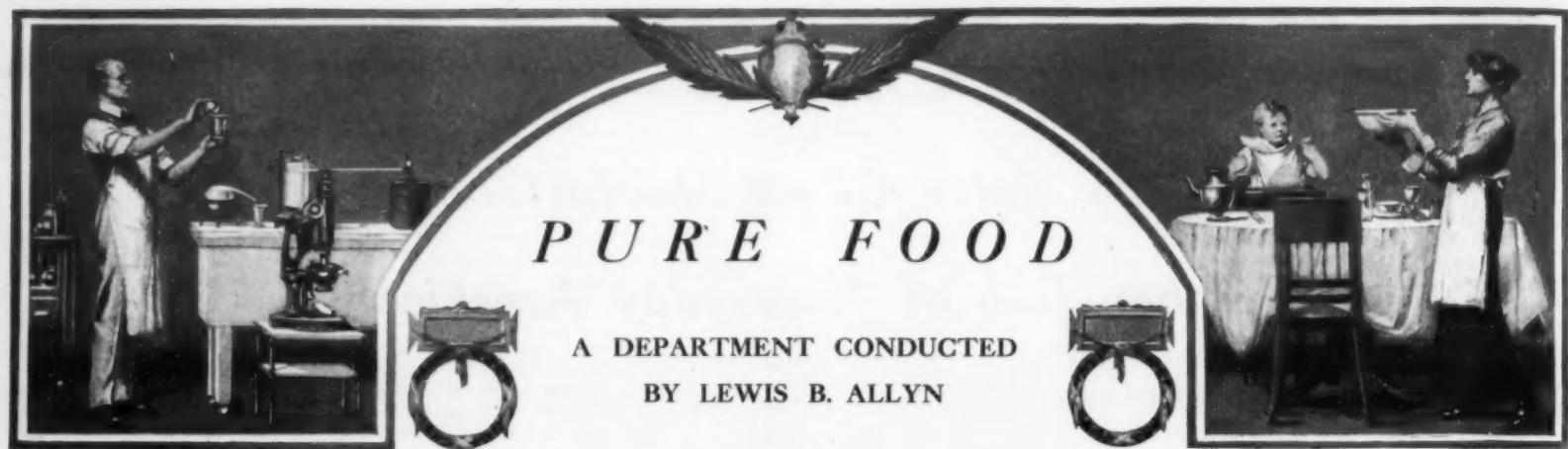
The next day Ruby also came to say good-by.

"I allow that Jed is right," was her only reply to the Professor's earnest protest.

The funny thing about it was that Principal Smith himself, away down inside of him, began to have a faint suspicion that somehow Jed might be right, at least in part. In the next ten years the Professor encountered many other Jeds. (Continued on page 24)



Professor William H. Smith, whose "Corn Club" idea doubled Mississippi's yield of corn



## An Appeal to the Housewives

By MRS. JULIAN HEATH

**MRS. HEATH** is the founder, organizer, and president of the National Housewives' League. The object of this league is to combine the least organized class of the community—the housewives—into a body sufficiently strong to protect the home from exploitation by unscrupulous manufacturers. Mrs. Woodrow Wilson is honorary vice president.

—Lewis B. Allyn

THE Department of Agriculture stated in a recent report that during the years of 1911 and 1912 unscrupulous manufacturers had found "two hundred ways of cheating the public," and added that during these two years the fakers had been exceptionally active. Following this statement came a long list of the same old poisons and adulterants used in the same old way, and some new poisons used in new ways.

The latest reports of the food commissions and committees of the various States contain accounts of the seizure of formidable lists of fraudulent goods within their States. With but few exceptions, the pure-food situation is far from encouraging.

All this in spite of laws, agitation, and education. Who is to blame?

Mainly the housewives of the country.

At last they recognize this fact, and herein lies a new pure-food story, the fight for pure food from a different angle. This new method of attack has come about because the housewives have become class conscious, and this class consciousness is the result of the "high cost of living." In some ways this great bugaboo has been a "blessing in disguise."

### Woman Is the Dispenser

TWO years ago the subject of the high cost of living was paramount to all others. To-day we are not talking so much about it, but we are doing more, and the doing is really bringing about results in which the women can claim the major share.

When we first began to hear about the high cost of living, and moreover began to feel it, we were told it was because of the increased output of gold, on account of the tariff, because of the extortion of the commission man, wholesaler, and the retailer, because the producer did not produce enough and the consumer consumed too much.

Federal, State, municipal, and international commissions were appointed to ascertain the reason for the rise in prices of the necessities of life.

These commissions and committees submitted reports which suggested numerous remedies for the alleviation of the consumer, or, as the popular phrase was, "to reduce the cost of living"; but somehow the housewife, as a factor, was not taken into consideration either as affecting or producing conditions. It remained for the housewife herself to realize that while the academic discussion and research work was of great value, the practical solution of these problems which pertained to the home belonged to her.

Marriage is a contract by which the man becomes the producer of the family income and the woman the dispenser. Statistics tell us that three-quarters of the income of the great middle class and nine-tenths of those with smaller incomes are spent directly by the woman. It is she who must make the weekly budget fit the weekly income, and it is she who, with the power of the spender, can affect and control conditions which pertain to the home.

while his competitor, who was placing impure goods on the market, was growing wealthy.

One of the serious menaces to the pure-food movement has been the general ignorance of the people concerning the Federal and State laws. It is surprising to find that this confusion still exists. There has been the same confusion because of the guaranty clause, but as this confusion clears away, the women of each State are beginning to demand better State laws, which, as we know, is the only and proper way to control the situation.

### Keep Control of Food Preparation

IN SOME States at the present time the use of sulfites of copper is still permitted. It may have been deemed necessary, in order to meet the bitter opposition which was made to the enactment of the National Pure Food Law, to make certain compromises to the opposing interests; but, as we well know, the danger of making these compromises was recognized by both Congressman Hepburn and Dr. Wiley. But at the present time there should be no compromises.

What woman, if she were preparing food for her child, would say: "I will put a 'little' poison in, for I don't think it will harm"? It is absurd to think of it. The mother's whole aim and object in preparing food for the family is to make it pure and wholesome. Is there any reason, then, why she should allow these foods to be prepared outside of her home in any different manner?

We hear much in these days of the drudgery having been removed from the home, and of its having created more leisure for the housewife and more efficient home management. The housewife is beginning to consider this carefully and is beginning to wonder.

Is it "efficiency in home management" to have the pickling and canning done in the factory and returned to the home with poisonous preservatives, or, when the baking is done in the commercial kitchen, to have the bread and cake composed of ingredients almost too disgraceful to mention?

We have allowed the home industries to be commercialized—that is, to be taken from the home into the factory. This condition is often deplored, but the pity is not that we have allowed these things to be taken from the home, but that in letting them go the housewife has not kept control. The organization of the housewife has changed this. The housewife must receive a square deal from those who conduct the home industries, or she will take them back under her own supervision. The manufacturers and those conducting the home industries should take warning.

### The Things the Housewife Intends to Know

THE housewife is going to demand more legislation. She wants to know the ingredients of the cake she buys; she wants to know, when she stops to quench her thirst at the soda fountain, that the sirups used are not colored with coal-tar dyes; she wants to know that her child is protected when he buys penny candies. The baker and the dispenser of soft drinks and the candy manufacturer know what labels were on the containers from which they took the ingredients for the finished product, but the housewife who buys has no way of knowing. The industries which dispense food outside of bottles, cans, and packages have become a dumping ground for impure products. Legislation is needed to protect the housewife at the baker's, the confectioner's, and the ice-cream manufacturer's.

There are scores of manufacturers whose products would pass a higher test even than that imposed by the Pure Food Law. They have gone further on the side of purity than the law requires. "Absolute purity" is their motto, and no lower standard will be accepted by them. These manufacturers have found it possible to prepare, can, and bottle foodstuffs without the aid of preservatives. This is one of the most encouraging features of the pure-food fight, and it is

### Demand Better State Laws

HOW often are we told that the condition of the market depends upon supply and demand. Let us apply this principle to the manufacture of impure foods, and say that if no impure foods are bought none will be manufactured, not forgetting that it is the housewife who creates the demand.

Not long ago a manufacturer said to me: "Mrs. Heath, I do not believe that the women of this country care whether we poison their food or not."

The statement was made because he, a manufacturer dealing only in pure goods, was losing money,

to these manufacturers that the members of the Housewives' League are now rallying.

People are coming into their rights in regard to the Pure Food Law, but the battle is by no means won. The housewives are standing for no compromise in regard to pure foods. They want absolutely pure foods, and I believe that now, as never before, they are ready to join hands with those manufacturers who also stand for no compromise.

## THE TRUTH ABOUT FOODS

*A Question and Answer Department, Conducted for the Benefit of the Consumer. Address Inquiries to Professor L. B. Allyn, Care of Collier's, 416 W. Thirteenth St., New York City*



Professor Lewis B. Allyn

Correction

In the March 22 issue of *COLLIER'S*, page 20, the topical heading "The Poison Menu" was inadvertently inserted. This made it appear, by inference at least, that oleomargarine, cottonseed oil, chloroform, and the like were poisonous. Of course these are perfectly harmless substances, and oleomargarine has already been indorsed in this column. The menu was not wholly poisonous, and a better heading would have been: "An Unprotected Menu."

### Oleomargarine and Butter

Putting aside the question of comparative cost, is it wise and advisable to use oleomargarine instead of butter? —R. W. S., Bend, Ore.

As already stated, there is practically no difference in food value between oleomargarine and butter. There is no reason why the former should not be used in place of butter if one desires to do so.

### Facts Concerning Vinegar

Now that the pickling season will soon be here, I wish to know something about vinegar. Is there any pure vinegar outside of cider vinegar? I buy it every year, but the cost here is almost prohibitive—fifty cents a gallon. I see vinegar for pickling advertised cheap, but I am afraid it is adulterated. Please tell me what the impure vinegars are made of or adulterated with. Also, if there is any practical home test for adulterated vinegar. By answering through *COLLIER'S National Weekly* you will confer a lasting favor on

A. M., Denver, Colo.

Vinegar is a dilute acetic acid solution produced by an organism (*Mycodermus acetii*) acting upon weak alcoholic solutions. In addition, there are present various mineral matters, organic solids, and, if made from apples, malic acid.

Vinegar can be made from many substances capable of being fermented, such as various sugars, molasses, glucose, beer, malt, wine, and dilute alcoholic solutions. Thus we may have cider vinegar, the standard for which demands, among other things, not less than 4 grams of acetic acid and not less than 1.6 grams of apple solids and the like per 100 cubic centimeters.

Wine, grape, vinegar should contain, in the same volume, not less than 4 grams of acetic acid and not less than 1 gram of grape solids.

Malt vinegar is "a product made by the alcoholic and subsequent acetic fermentations without distillation by the infusion of barley malt or cereals whose starch has been converted by malt." The acid is the same as other vinegars with not less than 2 grams of solids per 100 cubic centimeters.

Sugar vinegar is made from the acetic fermentation of sugar syrup, molasses, or refiners' syrup.

Glucose vinegar is the product resulting from the "acetic fermentation of alcoholic solutions of starch, sugar, or glucose."

Spirit, distilled, or grain vinegar is a

product "made by the acetic fermentation of dilute distilled alcohol."

It will be noted that the fermented substance is changed into alcohol, and this latter, under the action of the ferment, unites with two parts of oxygen and forms acetic acid.

In this country, unless otherwise stated, vinegar is understood to be made from apple cider. In other countries malt, wine, and glucose vinegars are more common. Any one of these may be pure vinegar, differing from cider vinegar principally in the amount of solids, mineral matter, and flavor.

A product frequently sold as vinegar is often dilute acetic acid colored with caramel or burnt sugar. This latter can be detected by placing an ounce of the sample into a narrow bottle. Add a tablespoonful of Fuller's earth. Cork and shake the mixture thoroughly. Set aside, and when the clay settles the liquid will be decolorized to a greater or less extent if caramel is present. If the color of the vinegar is entirely due to caramel, the liquid will resemble water in appearance.

The same test may be applied for detecting caramel coloring in vanilla extract.

Infrequently coal-tar dye or beet juice is used. Sometimes distilled vinegar is colored and sold as cider vinegar, with the addition of lime to increase its ash, or glucose to increase its body.

Vinegar has been found to consist wholly or in part of dilute sulphuric or hydrochloric acid, artificially colored. This practice does not obtain to-day. The adulteration to-day takes the form of the fraudulent rather than of the injurious type.

There is no simple test to distinguish cider vinegar from other types, and several complicated operations are involved. The color test is frequently the only one necessary to employ for a rough estimate of the origin of the vinegar.

### Mutual Trust and Cooperation

I would like to inquire how to get grocers interested in making their stores pure-food groceries. There is need for such a store here in Memphis.—F. A. H., Memphis, Tenn.

Mrs. Heath's article in this issue shows pretty clearly where a large part of the blame for impure food lies. There is no doubt if you and your friends would kindly and persistently refuse to purchase impure products, and create a demand for a better grade of articles, your grocer would do his part willingly.

If you were a grocer and had a flourishing trade, say, in a chemically drugged, alum-hardened onion sauce, and, so far as you knew, no one had ever been particularly injured by it, would you discontinue the sale simply because one of your customers, perhaps an influential one, thought it would be better to do so? Would you do this? On the other hand, if you were a grocer, dealing in the same article, and many of your best customers were persistently returning it with the request to furnish them with the same article free from drugs or chemicals, would you not get busy with your jobbing house and procure the material for them?

If the grocer can be made to see that foods free from antisepsics and the like are, after all, far better from the standpoint of the health of the consumer, and that there is a real demand for such articles, there should be no difficulty in getting a pure-food store. The campaign should be one of sympathy—free from hysterics or streaks of yellowness. In our estimation there is no better way to mold public opinion along the line of pure foods than to have a public display of articles of this class with well-written signs explaining to all why they are pure, and why they are better than the quality which satisfies the present Federal food law.

Such a collection is educational, and almost every grocer is perfectly willing to cooperate. If one wishes to show by contrast the other side and make a display of foods which, in deference to the Food and Drugs Act, are labeled with all of the score or more chemicals and dyes, the first may appear even better by contrast.

As you say, there is a need for pure-food stores, and the rapidity with which they are springing up all over this country is an inspiration to all interested in the subject of food betterment.



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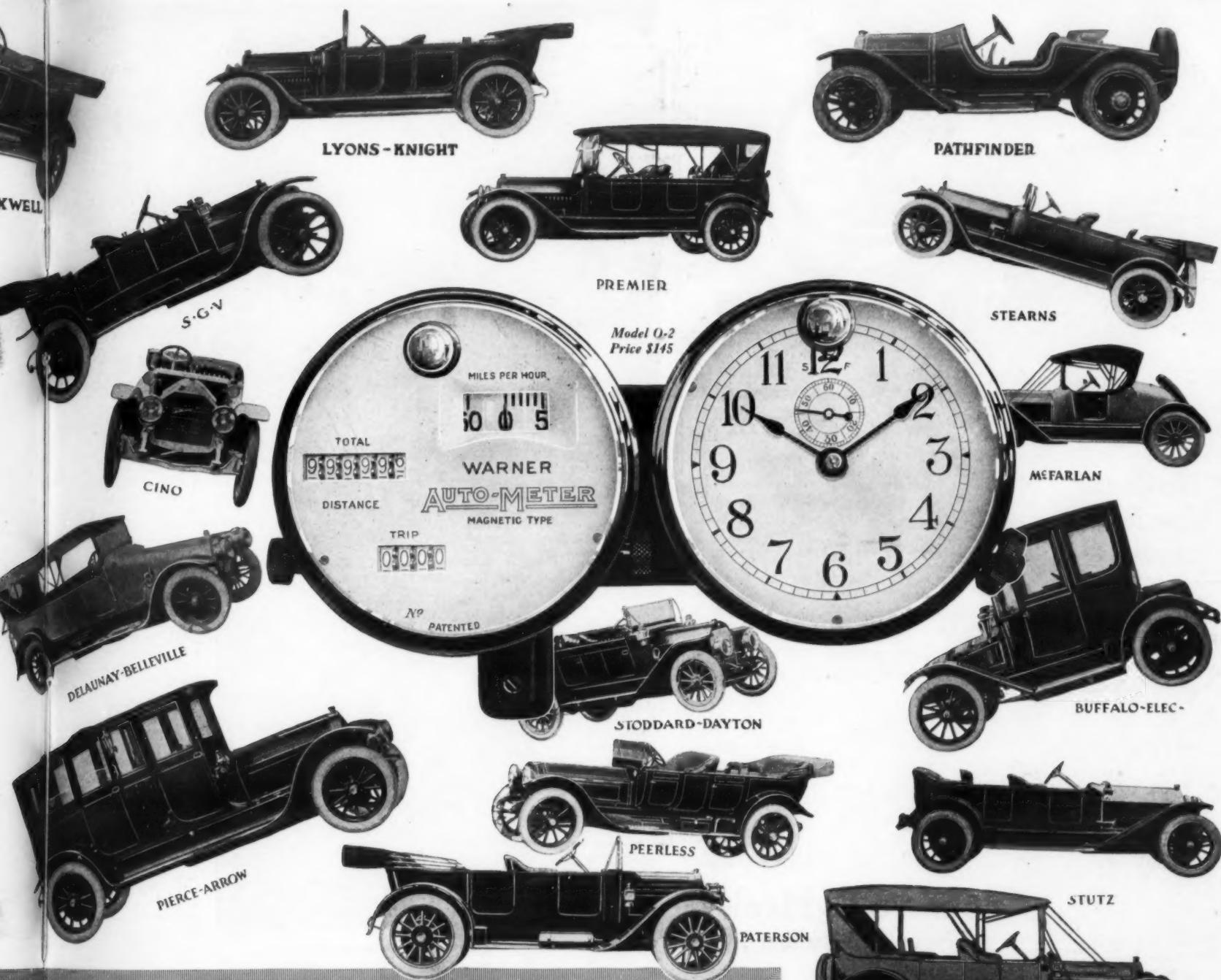
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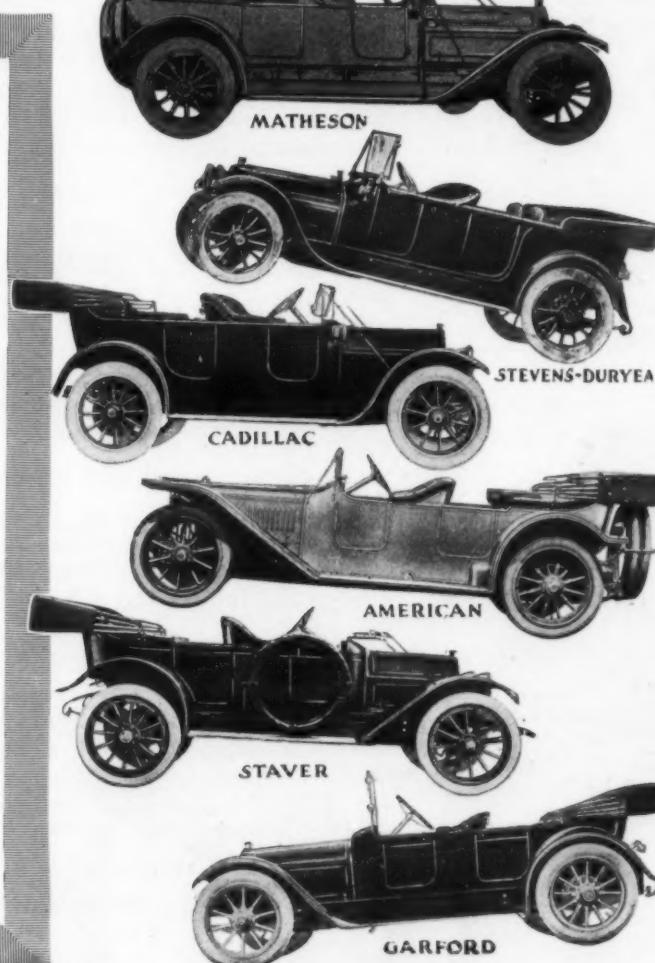
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They put wings on your feet, and give you the erect bearing and confident step that goes with health and optimism.

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**At Every Shoemaker's  
50c a Pair, Attached**



## "Corn Club" Smith

(Continued from page 19)



Types of the old one-teacher schools which Professor Smith is combining into new schools with three teachers or more

and Rubys, and each experience robbed him of a little more of his complaisance and planted cold, icily interrogative marks right in the center of the flame of his enthusiasm. Yet all this time the public-school system of Mississippi was being extended. The whole State, like the whole South, was athirst for education. Professor Smith watched its development with pride—the articulation of the district school with the high school, the high school with the colleges and normals, and these with the universities; but the enormous number of students who "wasted out" of the sluice boxes somewhere between the one-teacher schools and the university doors warned the Professor, just as did the recurring Jeds and Rubys, that something was wrong.

#### THE IDEA IS BORN

AFTER fifteen years as principal of various high schools, with his misgivings growing taller than ever, Smith was called up higher and became Superintendent of Schools for Holmes County. From the minute he began visiting the country schools and to have the life of the plain people of the hills and bottoms thrust anew before his face, his misgivings began to swallow his enthusiasms completely. He met the ghost of Jed riding a lean horse to mill on every country road—he saw him plowing corn or cotton in many fields, or toiling painfully at the breaking of raw soil in every clearing; and he heard the voice of Ruby calling hogs or cows in every part of the country.

But one day, as he was brooding along the road with a swamp on one side of him and a field of cotton on the other, with a one-room country school just dropping out of sight behind, the great idea came to him.

The roadway had begun to draw in from the edge of the swamp and split off a great slice from the cotton field. On the right of the road, just beyond a turn, the planter's home appeared. There were great trees about and under them the very old house squatted lazily. About it was the usual collection of outbuildings, thrown together with no particular design, the older ones of logs, the newer ones of roughly sawn slabs, some of them with ridge poles sagging or a side bulging awkwardly, some with a corner

on the ground where the foundation had rotted out, and others standing straight, vigorous, and thrifty looking, but the whole giving a heterogeneous effect such as could be the result only of several generations of semi-indifferent attempts at provision for present needs only. About the outbuildings, chickens, ducks, and a few pigs scratched, waddled, or rooted, and a single mule, gray with age, his back and shoulders scarred deeply with harness marks, and an air of hopeless decrepitude upon him, posed mournfully before an empty feed rack. Farm machinery of various sorts, a new wagon, a worn-out one, and various parts of wagons, together with what appeared to be the remains of a fine old carriage of sixty years ago, now a roost for chickens, appeared in various nooks and corners of the barnyard.

The blue eyes of the Professor took in all these sordid details of carelessness, contemplatively and with growing disgust, as his horse jogged steadily by. With a final shake of his head, he served aloud:

"That's what we send them back to. Right here care must be taken to avoid giving a false impression. Holmes is one of the rich counties of the famous Delta, a county of well-kept and prosperous farms for the most part, and the one just described was by no means typical. There were far fewer such farms in Holmes County than in many other parts of the State, but this single instance was enough to jar the Professor's mind at the moment.

#### A CERTAINTY

THE cotton fields began again.

"Whoa!" The Professor had reined up sharply, and was staring at the first acre of cotton which he now encountered. It was startlingly different from the fields he had passed and those which lay beyond. Cotton, be it known to those unfamiliar with its habits, is a most sluggish and slow-growing plant until a foot or more in height, when suddenly it shakes itself and begins to shoot up as if it had decided all at once to become a tree. This acre at which the Professor was looking had reached the shooting stage and was drawing away from the rest of the field like a motor car from a wheelbarrow.

Professor Smith, as has been intimated, was a thoughtful man. He pushed back his wide straw hat and mopped his brow while he surveyed the phenomenal growth of this single acre of cotton reflectively. Of course he knew what it meant. Up in Washington was that rare genius, Dr. S. A. Knapp, now deceased, to whom agricultural America will some day acknowledge its debt in much greater degree than it has up to the present. Dr. Knapp was head of farm demonstration work in the Bureau of Plant Industry in the Department of Agriculture as his son is to-day. The Bureau of Plant Industry was just beginning its farm demonstration work in Mississippi. The plan was for an agent of the bureau to go into a county and secure from some representative farmer permission to make a personal demonstration of scientific methods of agriculture upon a plot of ground on his farm. It was at one of Dr. Knapp's little demonstration plots of cotton that the Professor sat looking. Suddenly he straightened up with a start, jerked at the lines, slapped the old mare on the back with them, and began to urge her forward nervously.

The Professor had his idea! As the mare moved forward at a spirited trot, that little Mississippi world looked not one whit altered. There was the same crow cawing on the edge of the swamp; there was the same buzzard sweeping in lazy circles over the roadway and the fields; there was the same heat in the down-streaming rays of the June sun, and the same squeak in the thills of the buggy; but—the Professor had his idea—his tanned brow was nearly bursting with it. And no wonder! In that year, 1906, Mississippi's yield of corn was about thirty million bushels. In the next five years it doubled. That was why Smith was hurrying the mare. He was on the way to double the corn crop of Mississippi. That was why his temples throbbed. Thirty million bushels of corn were shooting and popping inside of them, to say nothing of a lot of other farm produce.

#### A BOY AND AN ACRE OF GROUND

FOR ten years Professor Smith had been coming to Jed's position. *It was the duty of the public-school system of Mississippi to teach the children of Mississippi how to make a living out of the soil of Mississippi*—to teach the boys how to produce more cotton and more corn and better pigs and cattle; to teach the girls how to sew and bake bread and raise chickens and make clothes—to make the public-school system serviceable to the common people in the very things which the common people needed most.

And now, all in a flash, while he looked at Dr. Knapp's demonstration plot, he had seen *how* to do it—*how* to lay hold upon the great stores of knowledge of plant growth being gathered and disseminated by the Agricultural Department at Washington and the various colleges devoted to such studies, and filter this through the rural schools directly into the minds of the boys and girls themselves, in the form of practical, usable instructions immediately applicable to life conditions.

Professor Smith decided to start with one staple—corn. That autumn instructions went to every teacher in Holmes County to announce that a County Corn Club was going to be organized to teach the boys how to grow corn. The plan was this: each boy who would join the club must agree to take an acre of ground, prepare the soil and select his seed according to instructions, plant it and cultivate it right through to harvest, keeping a careful record of all his operations, including the yield, figures for which were to be duly attested by reputable persons. At the end of the year there was to be an exhibit and the awarding of prizes. There was also to be a girl's club with instructions in cooking, sewing, and other important domestic accomplishments. The idea took like vaccine, and the first meeting of the clubs was held in thirty days at the courthouse, with 250 boys and 200 girls attending.

#### THE LEAVEN WORKS

REPRESENTATIVES of the agricultural colleges and industrial institutions were there to talk to these young club members on the work they were undertaking. Afterward, from time to time, these instructions were followed up with bulletins, and literature of various kinds from the State institutions and the Department of Agriculture at Washington. These went out to the teachers in

the schools scattered over the county, and were by them carefully conned, after which the information was passed on to the students. Sometimes there would only be one club member in a school, and sometimes fifteen or twenty; but the teacher, with more or less enthusiasm, gave the instruction so that all had a chance to absorb it if they would.

Of course there was opposition. One old farmer exclaimed scornfully:

"What? You propose to teach our boys how to farm? I can teach my boy more farming in a day than you can in a month."

#### NEVER TOO OLD TO LEARN

AT the close of the first year, this farmer came with his exhibit of corn, and insisted upon having it put up to be judged, to show that the Corn Club boys didn't know how to grow corn. When the figures were all in, it appeared that one boy had produced 125 bushels on a single acre, and the old fellow's jaw dropped. He made some inquiry of the successful boy's father, and the next spring himself started a demonstration plot. At the second annual exhibit he was present and asked permission to make a talk.

"Boys," he said, "I have thrown away forty years of my life. You have taught me that there is no need to work a whole county to make corn enough to feed two mules and make bread for a family. If you will just give me a little time I think I can make on five acres what I have been making on twenty, and I can turn the balance of my land into meadows and pastures."

The first Corn Club exhibit held in Lexington, the county seat of Holmes County, attracted great attention. The town was crowded. The results seemed marvelous. Grizzled old farmers walked about, fingering the exhibits, asking questions, listening with mouths agape—sometimes shaking stubborn heads, sometimes stroking gray beards thoughtfully. No one was happier than the merchants who had been induced to offer the prizes for which the boys contested. They saw the prospect for sudden increase in crop values, and they knew what it meant—more money for the farmers, therefore more comforts and some luxuries, all of which meant more trade for themselves who must ship the increased product out and the increased consumption in, taking a profit both ways. Here was the all but despised country school suddenly becoming the basis for a new and greatly increased prosperity for the whole county. Who had ever thought that books could so fertilize the soil!

And the girls must not be forgotten. Their achievements, while never bulking so large as those of the boys, were equally remarkable, and in some ways more interesting. The products of their Home Science Club, as it was called, were a startling index to the good things of life which the soil and surroundings of a Mississippi farm held for any woman who knew how to get them for herself and her husband and children. Ruby was emancipated as well as Jed.

#### OVER THE WHOLE STATE

THE local, district, and State agents of the Agricultural Department took the greatest interest in Professor Smith's experiment, keeping in touch with him, and in some instances visiting the boys to give personal instructions, while Dr. Knapp himself took pains to meet this progressive county superintendent and to write him frequent letters of encouragement and suggestion.

Other counties, too, were quick to see the value of the Corn Club idea, and Professor Smith found himself called here and there to tell them how to work it.

The third year, the idea went over the whole State and Dr. Knapp made it part of his farm demonstration work, and began to spread it throughout the South. Indeed, there was already a Corn Club movement up and going in Georgia in 1905, a year before it started in Mississippi. But Professor Smith is undeniably the father of the Mississippi movement, and worked his idea out independently before he knew of the Georgia enterprise.

A beautiful feature of the plan was that it not only gave the schools a utilitarian value not hitherto possessed, but had an immediate and remarkable effect upon the character of the students and the quality of their work in the regular



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school curriculum. I asked Professor Smith to describe this for me, and here is his answer:

"Let us take," said he, "a boy who is what I call hand-minded. He thinks with his hands, he is a genius at anything that involves manual dexterity, whether work or games, but with no interest in mental processes as such. He comes to school because his mother and father require it, but having no taste for books, his lessons are poorly prepared, and he feels grumpy and ill-disposed because he knows he is making a show of himself. He becomes utterly disgusted, his disposition is spoiled, and he will go back to the soil feeling a hatred for all things intellectual, and drop into the uninteresting round of agricultural life, where his hardest work brings no more than a living.

"This boy clutches eagerly at the Corn Club idea. Here is something that interests him, something that he likes to do. He goes about the whole task with enthusiasm. Because the soil is properly prepared and the right kind of seed has been used, his corn begins to grow much more rapidly than his father's corn right adjoining. In a few weeks it is taller and looking much more promising. The boy begins to feel proud of himself and of his accomplishment in beating his father growing corn. He combs his hair better, and washes his face and hands cleaner. The neighborhood begins to talk about his corn. It is the center of attraction. He begins to feel his importance and says to himself: 'Here, I cannot afford to be at the foot of my class.' He catches a new inspiration, and directly is solving problems, and analyzing sentences better than any other pupil in school. He cannot afford to misbehave and get the censure of the teacher.

"Finally he begins to feel himself a factor in the community life, and to see some possibility of money making in the soil. He begins to dream of the home he is to build, to plan the way he is to run his fences, make his pastures and fields. In other words, he wakes up, he gets ideals and objectives. The Corn Club has increased the yield of manhood in Mississippi greatly."

#### THE ROAD OF DUTY

FROM corn the idea quickly spread to other farm industries. There were Cotton Clubs, Pig Clubs, Oats Clubs, Poultry Clubs, Canning Clubs, and for all I know, Patching Clubs and Darning Clubs. Moreover, all Mississippi was now calling for "Corn Club" Smith. Such a genius could not be permitted to waste his energies on a single district; so Holmes County gave him up reluctantly but proudly, and Mississippi made him Supervisor of Elementary Rural Schools. This new position not only enabled Professor Smith to multiply his personal influence, but greatly lengthened the arm of his authority. He could now get all the county superintendents, and through them all the teachers in the State harnessed up to this one great and growing idea of teaching Mississippians how to make Mississippi rich. But the one-room country schools bothered him. There isn't much inspiration in a one-room, one-teacher school; so the Professor went at the idea of consolidating them, bringing two or three and sometimes four or five together. This raised the problem of transportation for the children. The Mississippi Legislature, quick to see the value of the idea, and anxious to do its part, passed a law authorizing the use of funds for this purpose, and now wagons scour the country mornings for these scattered school children and set them down at the doors of the combined school.

But the time came when even this promising rural school work seemed too small a field for Smith. The State of Mississippi was crowning one feature of its school system with a fine new normal college at Hattiesburg. It wanted the best available man in the State for its president—and so it called Smith. It offered him honor and opportunity, a ten-thousand-dollar home and a generous salary. It was a merited promotion. It meant the comfort of sleeping night after night beneath his own roof, after twenty-five strenuous years, during the last ten of which he had traveled almost constantly, exposed to heat and cold, to sudden storms and the steaming heat of a sub-tropical sun. And Professor Smith accepted without a thought that it was not the right as well as the natural thing to do; but while he was supervising the completion of the college buildings and before a successor had been chosen, county superintendents began to come and lay a brotherly arm upon his shoulders while they talked out their unsolved problems; and lonely, struggling teachers, far down in the swamps or out in the red hills, fighting bravely for the better ideal in the midst of an unkempt life, let him see how much they were going to miss his strong, patient, cheering leadership. From the boys and girls themselves in every corner of the State, insistent as the strident brooding murmur of the whippoorwill, came a call that "Corn Club" Smith should not desert them. All these things got upon the nerves and the heart of the newly elected president of the newly built Normal College. One night he rose from his dinner table with an abstracted air. He asked the lady at the other end of the table to go for a little walk with him—a lady who had walked with him for many years. They understood each other well. The lady leaned proudly on his arm as they swung out into the night, where the stars looked down through the trees and the soft Southern breeze swayed long streamers of Spanish moss above their heads. As they walked they talked of many things they were not thinking about, and not a word of the one thing they both were thinking about, which is a way that sympathetic lovers often have. When they came in the Professor's mind was made up. He was going back to his rural schools.

Behind every tree he had seen the figure of Jed:

Above every voice of the night, he had heard the voice of Ruby calling the hogs. The next day he resigned his college and his comforts, and took the road again that led to his rural schools and his rural teachers, to his country boys and his country girls who were really all of Mississippi to him.

Therefore, William H. is not President Smith, but "Corn Club" Smith; and therefore, too, Mississippi does not merely honor "Corn Club," but loves him.

His last words to me were:

"The people must learn how to do their work so skillfully and intelligently that out of the labor of their hands they can get their prosperity and their happiness. The fundamental problem is a prosperous farmer in the agricultural South; following that is a good home; following that an efficient community school. Going along with that will be good roads, good churches, and well-paid preachers, for in the South the most of us feel that religion is a fundamental element in civilization and, therefore, in life and in happiness."

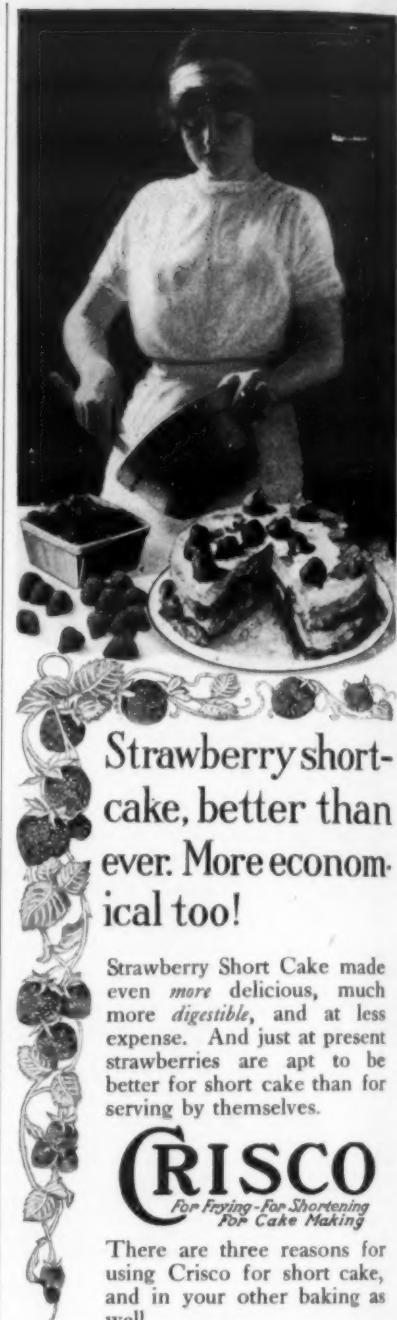
From which I conclude that William H. Smith is more than a teacher—he is a statesman!

## Basebalderdash: a Pantoum

By FRANKLIN P. ADAMS

"THINK that the G'nts 'll repeat?"  
"Class is the word, bo; you said it."  
"Well, they got Pittsburgh to beat—" "Wagner's a wolf—give him credit."  
  
"Class is the word; bo; you said it."  
"Tinker's some manager, too."  
"Wagner's a wolf—give him credit."  
"Who said that guy was all through?"  
  
"Tinker's some manager, too."  
"Evers 'll make 'em all hurry."  
"Who said that guy was all through?"  
"Brooklyn might slip 'em a worry."

"Evers 'll make 'em all hurry."  
"Yes, but St. Louis is there."  
"Brooklyn might slip 'em a worry."  
"Say, Philadelphia's a bear."  
  
"Yes, but St. Louis is there."  
"Some little team—that goes double."  
"Say, Philadelphia's a bear."  
"Those guys are apt to make trouble."  
  
"Some little team—that goes double."  
"Well, they got Pittsburgh to beat—  
"Those guys are apt to make trouble."  
"Think that the G'nts 'll repeat?"



## Strawberry short-cake, better than ever. More economical too!

Strawberry Short Cake made even more delicious, much more digestible, and at less expense. And just at present strawberries are apt to be better for short cake than for serving by themselves.

**CRISCO**  
For Frying—For Shortening  
For Cake Making

There are three reasons for using Crisco for short cake, and in your other baking as well.

It makes a more delicious cake, as rich as if made with butter. It is delightfully tender.

It is better for you, for Crisco digests with readiness, while lard does not.

It costs less, for Crisco costs half as much as butter, and requires no refrigeration to keep it pure and fresh.

Try this recipe. It is simply a sweet biscuit dough, made richer and more digestible by Crisco:

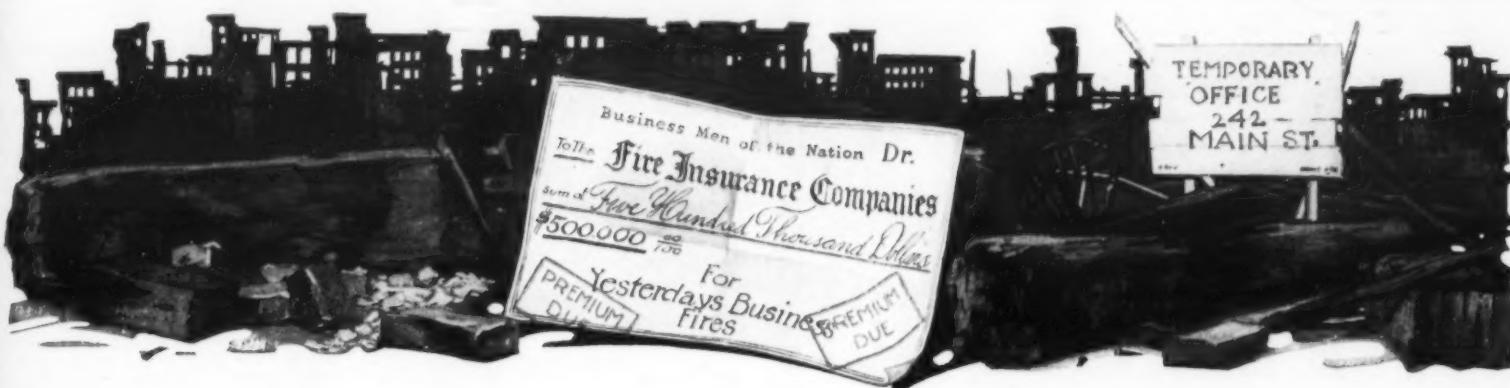
2 cupfuls flour  
4 teaspoonfuls baking powder  
½ teaspoonful salt  
2 teaspoonfuls sugar  
¼ cupful milk  
¾ cupful Crisco  
(Use level measurements)

Mix dry ingredients, work in Crisco with tips of fingers, and add milk gradually. Toss on floured board and divide in two parts for top and bottom. Pat, roll out and spread both with Crisco to obtain crust and to keep the two from sticking. Place one on top of the other and bake twelve minutes in a hot oven, in a round layer cake tin. Separate and spread with crushed strawberries that have been sweetened to taste.

#### Attractive Cook Book, Free

This dainty little volume tells more about cakes, pastry, and all cooking. Contains 100 carefully tested recipes and some interesting facts about Crisco. Address The Procter & Gamble Co., Dept. 3, Cincinnati.





## How 15,000 Merchants And Manufacturers Make An Extra \$22,000,000 Per Year

**They All Thank the Fire Insurance Companies for Adding This to Their Net Profits**

**F**IIFTEEN thousand men make \$22,160,000 a year without assuming any risk whatever; virtually, as you will learn, without investing a dollar. This money, this extra profit, comes to them because the fire insurance companies exempt them from paying for insurance at the rate others must pay.

This extra profit, in individual cases, frequently amounts to ten and even twenty-five per cent. of their net earnings from regular business operations. This obvious advantage over their fellow business men is a fact so serious to those outside this group of 15,000 that

### It Challenges Closest Scrutiny

These 15,000 men are protected from fire by Grinnell Automatic Sprinklers. Somewhere, every few hours, a Grinnell puts out a dangerous fire. Every fire thus nipped in the bud saves the insurance companies thousands of dollars. The total saving to the companies is so great that they can make a large enough exemption in premium to the owner of a Grinnell equipment to soon pay for the system and thereafter pay him a big additional sum each year merely for protecting himself. This seems impossible. Yet thoughtful consideration of the facts will make it perfectly clear.

### The Facts in the Case

*First: The amount of business property being destroyed by fire is enormous.* The business world would realize how great this loss is if the insurance companies rendered a bill for it every morning, rubber stamped, "Premium due — \$500,000 — for yesterday's business burned up." They don't, but nevertheless the business world in the course of a year pays in premiums \$182,500,000—pays this sum into a joint contribution fund to help the victims of fire. The fire insurance companies are in business to collect and distribute the fund.

*Second: The amount of property saved from destruction by the Grinnell method is enormous.* Owners of Grinnell Automatic Sprinklers are not called on to contribute to this fire victim fund as others are, because they don't burn up and therefore don't make drafts on the fire insurance companies as others do. If they burned up as others do it would cost the insurance companies about thirty-one millions yearly.

A mechanical invention keeps them from burning.

Their buildings are equipped with a system of ceiling piping on which Grinnell Automatic Sprinkler "heads" are placed at intervals. The heads are set to operate at 155° of heat, and at that heat they automatically open and release a drenching spray of water under high pressure. Instantly an alarm of fire rings out at various points in the building and on the street.

### Why Insurance Companies Pay For Grinnell Automatic Sprinklers

*Third: The fire insurance companies pay for Grinnell Automatic Sprinklers through reduced premiums.* This clear gain continues long after the system is fully paid for—as long as the owner is in business and wants insurance.

They do this because they know that in a building so protected every fire attracts to itself the water which puts it out; that "every fire commits suicide"; that building, contents and life are thereby saved. Their records show that this very thing has happened in 16,349 fires, with an average loss by both fire and water of *only \$265*. Whereas with-

out automatic sprinklers the average loss by fire and water, according to the best published records for 1912, is \$33,425.

Such an astounding record of success has caused the insurance companies to use the greatest lever within their power—low insurance rates—to induce business men to safeguard their property in this way.

### A Twofold Result

1. Billions of insured business wealth of the nation is today safeguarded against fire by over eighteen million automatic sprinkler heads installed by the General Fire Extinguisher Company.

2. 15,000 men have gained altogether \$425,700,000. Insurance statisticians estimate that these men have saved another \$400,000,000 because their businesses have not been interrupted and disrupted by fire and their trade invaded by competitors as a result of fires. They are rather the invaders of burned competitors.

### We Can Tell You If You Can Be Exempt

Every one who gets Grinnell Automatic Sprinkler protection will, of course, make a big saving in insurance. But how can each man *know* whether he will get one on the same terms and reap the same profits as the *present owners?* Your own insurance agent may have a general idea of what Grinnell Automatic Sprinklers will do for you—may even strongly recommend them; but we positively *know*. We have *classified records* of Grinnell Automatic Sprinklers for thirty-five years; complete tabulations of burning business and fire hazards in all lines of business. That is how we are best able to tell you just where you stand, rightfully *inside or outside the exempted class*. If you belong inside, and want to get inside, we will see that you get inside without paying a fee for expert advice.

Without any obligation on your part we will send you the *Grinnell Exemption Blank*. It makes the road for you clear, easy and certain. It is the key to our Statistical Records.

It is the key which has exempted many business men from paying the heavy premiums they once paid, and safeguarded from fire the lives of their employees as well as their property. Write for it *today*.



# GRINNELL AUTOMATIC SPRINKLERS

General Fire Extinguisher Company

287 West Exchange Street, Providence, R. I.

Branches throughout the  
United States and Canada

We make no other type of fire extinguishers except automatic sprinklers.



# HEAVY CAR TYPE FISK TIRES

**HEAVY CAR TYPE FISK TIRES**  
Are the Product of ONE Company Whose Sole Effort, Since the Advent of the Automobile, Has Been to Produce the BEST Pneumatic Tire

From the beginning the Fisk Rubber Company has had but one policy—that is, to produce the BEST pneumatic tire. No pressure has been strong enough to change this policy, and every suggestion pointing to a reduction in quality has been instantly dismissed.

The Fisk factory, always in the process of enlargement to meet the demand for Fisk Products, is devoted solely to the manufacture of tires, with no side lines to divert attention from the one objective goal—to produce **Greatest Tire Service**. Reports from Fisk users everywhere show that this concentrated effort has been crowned with success.

**FISK HEAVY CAR TYPE** Construction is the result of this continued effort to attain tire perfection. It offers users uniform quality and **Greatest Service** in all Fisk Tires. A special rubber cushion minimizes the disastrous effect of road shocks, an extra breaker strip and heavier tread lessen the possibility of puncture and specially re-inforced side walls are provided to prevent rim cutting.

One Quality Only  
Heavy Car Type Fisk Tires are a One Quality product, the same quality for the manufacturer as for the dealer and consumer, never varying from one year's end to another.



Small Car Ideal  
Small sizes possess the great strength that Heavy Car Type Construction makes possible in the large sizes. Fisk is thus the most economical tire for the small car owner.

Time to Re-Tire

Write Dept. P for Latest Fisk Booklet

**The Fisk Rubber Company**  
Factory and Home Office Chicopee Falls, Mass.

DISTRIBUTORS  
THE FISK RUBBER CO. OF N. Y.  
BRANCHES IN 41 CITIES

Fisk Pneumatic Tires are guaranteed when filled with air at the recommended pressure and attached to a rim bearing either one or both of the accompanying inspection stamps. When filled with any substitute for air, or attached to any other rims than those specified this guarantee is withdrawn.



## The Triangle Fire

(Continued from page 8)

week those rags still piled up, and during the third.

If you will look back over the record of the preceding nine years you will see how many times Messrs. Harris & Blanck had suffered from fires in April. If such things were a matter of interest to the stock fire insurance business, you would think that in the weeks preceding April they would have sent to see if there were no conditions discoverable in the factory of Messrs. Harris & Blanck which might in some way make for April fires. But no one was sent to acquire such information. The rags were there, but the match head or the cigarette butt had not been dropped.

During all the ten weeks between January 15 and March 25 those rags were never collected. And for the date of March 25 there are two things to chronicle: In the morning there was held a provisional meeting of the creditors of Messrs. Harris & Blanck. And in the afternoon the match was dropped.

No one can believe that that match was dropped intentionally. At the moment the two children of Max Blanck were with him in his office. And, to be callously blunt, people do not burn factories when surrounded by hundreds of eye-witnesses. The exact origin of the fire was never learned. It started in a rag bin near the cutters, the men who smoked. When discovered it was already spreading. But no one has ever said that he saw it start.

Enough that the match had been dropped, and what must follow had now begun.

THE PART OF THE STORY WHICH HAS BEEN TOLD BEFORE, BUT WHICH NOW HAS A NEW MEANING

WHEN Chief Croker said that there would be no escape whatever, he had exaggerated little. There was no escape for nearly one hundred and fifty of those workers. At first, too, it seemed that all chances of escape had been cut off for nearly fifty more. But, by varying miracles, these did get out. And afterward they told their stories.

On the eighth floor there were two doors to the stairways. One was locked. Beside the other stretched the great blazing rag bins. And before half the girls had fought their way through the narrow match-board passageway which led to it, here, too, all chance of escape was ended. In the beginning some of the girls tried to fight the fire with the water pails. "But," says Anna Gullo, "when I threw the water on the flames only seemed to jump up higher."

At first, too, for all their terror, the girls did what they could to protect each other. But once their clothes had begun to catch fire, and there was no water left, those who were not on fire could only keep away from those who were. "We started to run all around," says Yetta Lubitz, "and the flames came out all around."

"We ran first to the elevator," says Natalie Weiner, who was on the ninth floor, "but it was not up." They broke the heavy glass of the elevator door with their hands, and got it open. And later nineteen of them leaped down upon the cage, 100 feet below. Natalie Weiner ran back to the door which should have opened on the stairway.

"It was locked, and there was no key there," says Natalie Weiner. "I tried to break it open, and I couldn't. There was a woman forty years old there who was burned—Mary Herman—and Bessie Bischofsky, and there was others, and they were next to me and with me at the door; and I said to the women: 'You try. You may be stronger.' And she said: 'I can't.' So then I said: 'Let us all go at it.' And we did." But they never got it open. For a time one of the elevators on the other side of the building continued to run. But at last so many crowded in that the elevator boy could hardly start his car. "They were jumping in on top of me," he says; "they were holding my hands and jabbing at my face. The door would not close, and all the glass came down on me." That was when the girls began to jump down the elevator well. They jumped until their bodies so wedged themselves between car and shaft that the car could no longer run.

Yet even here they were still trying to help each other. Some were attempt-

ing to slide down the elevator cables. And one girl named Lavantina gave up the center cable to another "because it would be easier."

A COFFIN SHIP OF FIRE

MANY girls fled into the cloakrooms. And some tried to get out, others to help each other there.

There was no reason whatever why at the first small flash of fire cooling streams should not everywhere have been pouring down upon them from the ceiling; no reason why that fire should have been anything but a harmless smudge, save that such fires mean small "premium accounts" and insurance commissions cut to nothing.

On the ninth floor fifty-eight girls crawled into a kind of little corridor, and there were burned to death. "I saw them piled," testifies Fireman Jacob Wohl, one of the first to enter and begin carrying out the bodies. "They had their faces toward a little window." Some of the bigger girls had plainly been trying to shelter the little ones with their arms and skirts. How foolish of them to believe that any power of saving life could lie with them!

Meanwhile, among the agonizing mob still surging to and fro in the work-rooms, other girls had begun to break the windows which looked upon the street, and to fight their way out to the cornices and to jump from there. From two windows alone so many girls jumped that the impact of their bodies broke great holes through the glass and concrete sidewalk "lights"; and their burning clothes started new fires in the basement. I tell as little of it as I can. But this is the story of the end of one of our coffin ships of the land—they go down in fire instead of sea, that is the only difference—and you cannot tell such a story and leave all horrors out.

Few girls jumped in any blindness of panic. Few, indeed, jumped until they were on fire. "The smoke and flames was terrible—my mouth was full of smoke," says Natalie Weiner. "I wanted to get on a table and jump. But the windows was too crowded, and I seen so many bodies laying dead on the ground that I thought I would be dead too. But some of the girls said it was better to be smashed than burned, and they wanted to be identified." "They didn't want to jump," says Little Rosalie Yusum. "They was afraid. They was saying their prayers first, and putting rags over their eyes so they should not see."

Up on the tenth floor they were jumping too. "Her name was Clotilda," says an Irish girl, Anna Dorrity: "she was an Italian. She said: 'You jump first.' But when she had said her prayers she said: 'No, let me jump now!'"

On the Washington Place side a Jewish girl, Sallie Weintraub, was the last to get out upon the cornice. "For a moment," says an eyewitness, "she held her arms rigid, her face upward, looking toward the sky." The fire was coming nearer to her. But before she jumped "she began to raise her arms and make gestures, as if she were addressing a crowd above her." What was she saying? One can only guess.

But all this is what has been told many times before. I began with the insurance story of the Triangle fire. And there is more of it.

THE LAST CHAPTER OF THE INSURANCE STORY

WHILE the survivors of that fire were still following the endless lines of hearses which held their sisters, and dragging themselves through the rain-sodden streets in processions of protest to heaven, there is every evidence that certain business gentlemen had already got together in some inner office to consider how best to make that fire yield the largest possible profit. And there is every evidence that in the end it was made to yield one of the largest insurance profits in the history of New York.

But, before telling of the settlement of the loss, there are certain facts which must be set down first:

Although, previously, Messrs. Harris & Blanck had done practically no newspaper advertising of any sort, beginning immediately after the fire and continuing for three months until the loss was settled, Messrs. Harris & Blanck sent

checks, with advertising contracts, to fifteen New York newspapers and press associations, as follows:

Mar. 31.	New York American	\$100.00
" "	The Globe	100.00
Apr. 3.	New York Tribune	100.00
" "	New York Tribune	200.00
Apr. 4.	The Sun	300.00
" "	New York American	200.00
" "	The Globe	200.00
" "	Evening Mail	300.00
" "	New York Commercial	250.00
" "	L'Araldo Italiano	250.00
" "	New York Morning Telegraph	250.00
" "	Commercial and Financial World	200.00
" "	Jewish Morning Journal	250.00
" 6.	Catholic News Co.	100.00
" "	Il Telegrafo Italiano	300.00
" "	Il Corriera della Sera	300.00
" 8.	Tammany Times	250.00
" 19.	L'Araldo Italiano	250.50
" 25.	The Globe	100.00
" 29.	New York Press Club	400.00
May 25.	Il Telegrafo	50.00
" "	Il Corriera della Sera	50.00
July 13.	Il Telegrafo	150.50
" "	Il Corriera della Sera	150.50

On April 6 a check, with an advertising contract, was also offered to the "Call." This newspaper had the check photographed, published an account of the transaction, and then returned the check. The "Sun" and the "Catholic News" likewise returned the checks sent to them. The New York "American," on January 14, 1912, nine months after the fire, published an advertisement in the form of an affidavit from Messrs. Harris & Blanck to the effect that the door of their factory had not been locked. The three Italian papers published the same affidavit. The "Globe," on July 27, 1912, published an advertisement of a patent fire escape which, at the time, Messrs. Harris & Blanck claimed to be promoting. The "Jewish Morning Journal" states that it published an advertisement of some kind in July, 1911, but that in a fire on its own premises all its files and records have been destroyed. The "Tribune" and the "Evening Mail" published advertisements. The New York "Commercial" states that it published an advertisement. The "Tammany Times" makes no statement. The "Commercial and Financial World" can only say that the transaction was strictly personal. The "Morning Telegraph" states that its check was for advertising, but that none was ever published. The Press Club states that in its case the check was for advertising to be published in an annual games program, but that these games have not as yet been held.

#### THE MISSING INVENTORY BOOK

IT is perfectly legitimate that any firm should suddenly desire to spend large sums in advertising. During the same weeks, however, other payments were made by Messrs. Harris & Blanck of a kind far different. The purposes for which they were made will repay the fullest investigation. But until that investigation has been made there are reasons why COLLIER's cannot make these details public.

I come now to the actual adjustment and settlement of the loss.

Messrs. Harris & Blanck employed as their public adjusters the firm of Goldstein & Co. of 93 William Street, New York. And for whatever services were rendered by them Goldstein & Co. received from Harris & Blanck on July 20, 1911, a check for \$5,000, and on July 24, 1911, a second check for \$3,500. Why Messrs. Goldstein & Co. should have been paid these large amounts is not discoverable. For there are two reasons why no public adjuster could, apparently, have been of more than formal service in the settlement of the loss.

First—As was not disputed by any insurance company concerned, the goods of Messrs. Harris & Blanck had been totally destroyed in the fire.

Second—The inventory book, the permanent record kept by all merchants of any standing for the noting of their own business condition, the scrutiny of the mercantile agencies, and the satisfaction of their insurance companies in case of fire, was nonexistent.

#### THE COMPANY WHICH DEMANDED AN INVESTIGATION

MESSRS. HARRIS & BLANCK first created the impression that this inventory book had been destroyed in the fire, and then later declared that they had

kept no such book, their inventories having been made, they asserted, on slips of paper, the said slips of paper not even being kept in the office safe, but in an office desk which, as they asserted, was completely destroyed in the fire.

In the absence of any such inventory book, to accept as sufficient the "proofs of loss" submitted by their public adjusters for Messrs. Harris & Blanck, it is necessary to believe that at a time when they were presumably far overstocked with goods, they were constantly buying more; and that when crippled by the shirt-waist strike of the preceding year they were earning three times what they had been earning previously.

Of the thirty-seven companies concerned, one, the Royal, pointed to the circumstances surrounding the fire, called for a thorough investigation, and gave notice that it would not pay until such an investigation had been made. To its high honor, though to its hurt in the insurance business, it has not paid to this day.<sup>3</sup>

To examine the remaining books of Messrs. Harris & Blanck, the insurance companies involved employed as chartered accountants the firm of Barrow, Wade, Guthrie & Co. These chartered accountants could not find that at the time of the fire there was any good reason to believe the stock destroyed was, at the outside, worth more than \$134,075.

There was, on the other hand, very good reason to believe that its value did not amount to within \$80,000 of the total of the insurance carried—\$174,750 on stock and \$25,000 on furniture and fixtures.

#### WHAT WAS COVERED UP

IN spite of this, one George R. Branson, in the head of the adjusting committee employed to protect the interests of the companies and the public in the settlement, wrote to Max Steuer, the attorney for Messrs. Harris & Blanck, assuring him that there should be little difficulty in the matter. And, though there was blood on every policy, the insurance companies, with the exception of the Royal, paid the loss practically in full as demanded.

After the so-called "proofs of loss" had been submitted, the settlement was, indeed, made with a rapidity which in a case of such magnitude was almost without precedent. And there is every reason to believe that, following a fire the mere memory of which still makes the soul sick, the proprietors of the Triangle Waist Company collected in insurance money more than \$70,000 in excess of any claim for which they could furnish a legal or convincing proof of loss. Why was that settlement made? And what cause or compulsion was behind it?

Now this article is not written merely for the purpose of obtaining a full investigation of a single New York fire. The Triangle fire—and, if the situation remains the same, we shall have more Triangle fires—is simply the natural product of the conditions now maintaining in American insurance. For months this magazine has gradually been forcing American insurance, as conducted to-day, into the open. In preceding articles New York fire insurance in particular has been challenged time and again to explain certain things which must be explained, and to make public certain matters upon which the millions who provide the money for the fire insurance business have every right to the fullest knowledge. Stock fire insurance is the one great public utility which we still allow to carry on its business in secrecy. The readers of this magazine are here given an opportunity of knowing what such secrecy may cover. In America fire insurance is to-day the one great and necessary business which is still able to defy all governmental restraint. The time has come for the people of this country to ask themselves how long such defiance of restraint shall be allowed to continue.

<sup>3</sup> Lest it be thought that this company is a company which makes a practice of contesting losses, it is only fair to say that after the great San Francisco fire, when many companies desired to take refuge behind technicalities and pay only seventy-five cents on the dollar, it was the Royal Insurance Company which stood up and announced that it intended to pay one hundred cents on the dollar; and by so doing it compelled almost every other company of importance to do the same thing.

# FEDERAL

## The Truck Triumphant

### 1000 Federal Owners Have a Message for You

WE have the detailed story of every Federal truck that ever left the Federal factory—the story of the man who bought it and the story of the man who drives it.

We have a detailed report of the hauls, of the cost of upkeep—for we build character and integrity into the Federal truck.

We have a detailed report of the efficiency, of the economy of transportation effected by the Federal—for that is Federal service.

We will give you the reports, the unbiased testimony of these one thousand business men and manufacturers who have bought Federal trucks and repeated their orders to improve their own service and to save their own money.

That was our purpose in perfecting this system of tabulated reports from one thousand Federal Owners. We offer you Federal evidence before we offer you Federal Trucks.

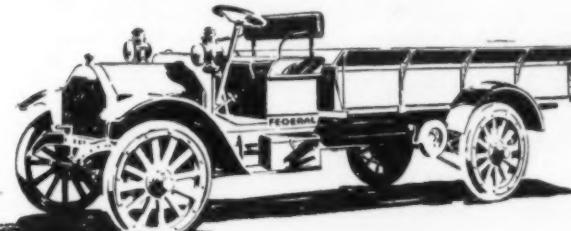
These are a few of the one thousand representative firms who have bought and are reordering Federal trucks and, through us, will tell you why.

Seattle Taxicab & Transfer Co., -	Seattle, Wash.
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The Federal today has national distribution and national appreciation. It is a national institution. The Federal is today, just as the name implies and its service demonstrates, the national standard of Truck-Efficiency, Truck-Reliability and Truck-Economy.

Price includes chassis, lamps, tools, etc. **\$1800** Body extra—built to meet individual requirements.

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A mounting so inconspicuous, so comfortable and yet so secure, must be made of the finest material and in the most painstaking way in order to be serviceable. That is why you should be sure to get Fits-U Eyeglasses. Your optician can give you this mounting.

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A steam boiler of the sectional type.  
Also built for hot water.



**Send for this Heat Primer**  
A book for all who were cold last winter, as well as those who paid too much for their heat. It's free.

## A Lesson to Village Cut-Ups

By CH. GATCHELL

CUSTOM, which allows the village cut-up to practice his drolleries upon his fellow townsmen, makes of him but one demand—that he shall not pester women. Let him skirt so near the line of danger as the wedding feast, and so long as he confines his persecution to the hapless groom he is safe. One step further, indulgence vanishes and punishment awaits him, whether from a well-directed garden hose, the scalding contents of a boiling teakettle, a stoutly gripped shotgun, or the more dignified process of the law, depending, of course, upon the temper and temperament of the victim.

Had this simple truth been carefully considered by the three councilmen of Hunnewell, Kas., whose careers as village cut-ups were recently checked by the State Supreme Court, the farce in which they created the comic rôles never would have been acted.

HUNNEWELL, it will be remembered, attained sudden prominence two years ago by electing a woman, Mrs. Ella Wilson, as Mayor. This was a stroke of civic progress that brought joy to the women of Hunnewell and to the telegraph editors of daily papers, and turmoil to the opposing faction.

Concerning Mrs. Wilson, the newspaper fraternity, in one of the dispatches which they flashed to Kansas City, described her as a "large woman with large blue eyes, which seem to be laughing all the time, even when she is discussing affairs of state in the most serious manner."

This searchlight of publicity could discover no weakness in Mrs. Wilson's record as a housewife: "Her cottage shows its mistress's scouring brush on every hand. No German housewife could do more." A large woman, she stood the more firmly upon her campaign platform, battling for such issues as:

DOWN WITH THE BOOTLEGGERS!  
OUR BOYS SHALL NOT PLAY POOL!

or  
HUNNEWELL—SANE, SOBER, SANITARY!

Upon her induction to office, Mrs. Wilson set about to make good her campaign pledges. But, unfortunately, with her had been elected a council of men who appeared to regard platforms merely as deft contrivances for capturing offices. From the very first they attempted to make a joke of her administration. Every appointment she made was opposed. Every measure she favored was defeated.

Nor was this all. The wags of the council humorously decided to further embarrass the Mayoress by refusing to meet with her. The law was quoted to them with no effect. It was too good a joke to be dropped by these cut-ups.

But the Mayoress went quietly to work. She filed charges and brought ouster proceedings in the courts. The action was not without its effect, for two of the councilmen saw the light and resigned. One was the local agent for the Santa Fe Railway, and it was reported at the time that his resignation was hastened by the railroad, which was said to have notified him either to "quit railroading or quit trying to make a monkey out of the woman Mayor."

BUT the other three kept up the joke. For more than a year the case dragged along, and when at last it was brought to the Supreme Court they had the extreme delight of trying to convince the court that they were doing their duty according to their oaths.

But the court decided differently, and ordered them to stop their fooling and to help the Mayoress give the decent town a decent government. Again they refused. Mrs. Wilson made a further showing before the court, and the Attorney General was asked to investigate. On the day in March on which the report was filed the court not only ousted the councilmen but ordered them to pay the costs of the suit, of about \$400 each.

The order came rather late to be of much assistance to Mrs. Wilson's first term, which had but a month to run. It should, however, be a lesson to all village cut-ups that it does not pay to provoke a woman.

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it costs but \$5.00—and  
this is its actual size



## Premoette Jr.

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**Eastman Kodak Co.**  
**Rochester, N. Y.**

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**Send for FREE 10-Day Trial Tube and Acid Test Papers**

and prove the above. You will also enjoy Pebeco's delightfully refreshing sensation, its property of purifying the breath, and the way in which it cleans, whitens and polishes the teeth as well as saves them.

Pebeco originated in the hygienic laboratories of P. Beiersdorf & Co., Hamburg, Germany, and is sold the world over in extra-large economical tubes.

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THE NEW ENGLAND CONFECTIONERY CO.  
Boston, Mass.

## Federal Liquor Licenses

FRESNO, CAL.

EDITOR COLLIER'S:

EDITORIALS that have been appearing with encouraging regularity in your columns lately on "The Man Who Makes Money Out of It," and other influences of the liquor business so entwined with business and politics of this nation, if continued, are going to "start something."

The thing that our "Uncle Sam" needs to do, and ought to do, is to stop issuing federal licenses in territory where the people have voted out the liquor business, then our States need to follow the lead of the Webb law, and prohibit interstate shipment from wet to dry territory. When such conditions are brought about, then the brewers and distillers cannot use every device for the violation of the law in dry territory; and then hold up, as an example, such violation to other communities who desire to do away with the liquor traffic as proof that laws against the liquor traffic are not effective.

And if COLLIER'S can bring about the stiffening of the backbone of the leading newspapers and business men of this country who recognize this great injustice, and yet who are afraid for business reasons to take a stand in the matter, then COLLIER'S will have accomplished the greatest single reform this country has ever experienced. J. M. CRAWFORD.

## The Hero

(Continued from page 18)

"Sure," sez I. "I tucks in mer bedclothes every mornin'." She giggles a little an' sez: "What else kin yer do? Kin yer gather? Tell me how ter gather."

"Sure," I sez: "That's dead easy. You tighten your legs an' feel the horse's mouth." An' what you spose? She let on she was insulted, but I ast anybody, ain't that the way ter gather?"

"It is sure," said Whitney. "It's a cold day when you aren't Johnny on the spot, Bill."

"Now," Bill went on, encouraged by this applause, rounding up the last remnants on his plate and walking over to the other table, "I want your rooks ter come along of me now. I'm goin' ter learn yer some more drill. Hike now," said he, herding them into the hall. "Hike, an' put on your cartridge belts an' git your saber ammunition."

"Please, we ain't been issued none."

"Yer ain't! Well go out an' ast Duffy fer it."

"Saber ammunition!" quoth the irate quartermaster. "Get out o' here, you sons o' guns, an' tell Bill Sullivan to quit his foolin'!"

SERGEANT SULLIVAN, enjoying himself immensely, aligned the squad of recruits at the foot of the steps and started them off down the street. In front of the Battery he stopped suddenly as if he had forgotten something.

"Well," he said. "If here I ain't come off without the keys ter the parade ground. Turner, yer run back an' ast the first sergeant fer 'em." Back went Turner.

"Sergeant Stone, Sergeant Sullivan wants the keys ter the parade ground so we can drill."

"Haven't got 'em," said Stone, tumbling instantly, "but I think the captain has. See him there going into the Post Exchange? Run and you'll catch him." Off sped Turner, breathlessly catching Captain Campbell at the door of the gymnasium.

"What!" said Shorty. "Keys to the parade? Why Stone must have been mistaken. I haven't got 'em. You'll have to go to the quartermaster."

"Where'll I find him, sir?"

"Probably at his quarters at lunch," rejoined Shorty solemnly, and the recruit betook himself to officers' row and sent in his request by a giggling maid. The quartermaster came to the door himself:

"Who sent you here?" he demanded.

"Captain Campbell, sir. He said you kep' them keys."

"Oh, he did, did he? Well I used to but I don't any more. The Commissary, Captain Horn, has 'em now. Three doors further down."

Three houses down went Turner and again proffered his request.

"You're just too late," said Captain



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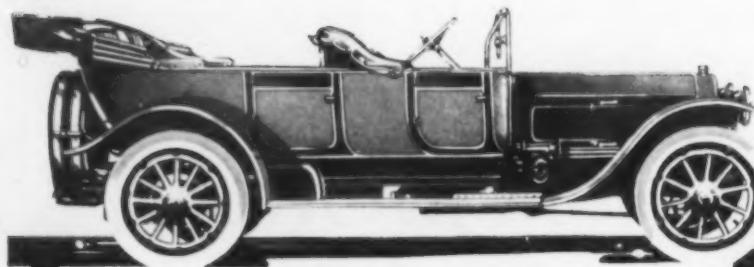
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"60-Six" Seven-Passenger Touring—\$6000

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Safety is the first essential, comfort is the second; and not until these imperative qualities have been achieved in the highest possible degree is there any deliberate attention to appearances.

The beauty of the Peerless therefore has this significance: It is the final expression of that type of absolutely faithful construction that insists on fundamentals first—and by so doing evolves naturally into the beauty of form that results from correct design, the best materials, deliberate manufacture and thorough maturity of every detail.

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**Collier's**

THE NATIONAL WEEKLY

Horn sorrowfully. "I turned 'em over to the adjutant this morning. You'll find him at the Administration Building." So the rook, beginning to be very weary of his job, hiked to the other end of the post and sought out the adjutant.

"Parade keys?" said that worthy, grinning. "Why I gave 'em to the Major at first sergeant's call. He's back in the office there." In went Turner, timidly and in great awe of his squadron commander, and asked for the keys to the parade ground. The Major looked up from his desk and pulled his grizzled mustache.

"Who are you?" he asked.

"Private Turner, sir, J. troop."

"Who sent you for these keys?"

"Sergeant Sullivan, sir. He wants ter take us out ter drill an' sent me to the first sergeant for 'em an' the first sergeant he sent me to the captain, an'" and so Turner went on with his House that Jack Built till he reached his final "an' the adjutant sent me in here."

"Oh, indeed!" said the Major, and pulled his mustache again.

"I ADMIRE your persistence, young man, but—" and here the Major's blue eyes twinkled with merriment. "I am sorry it is not in my power to grant your request. The keys are now in the possession of the Colonel, who is at present at his quarters. If you wish you may apply to him for them and tell him that I sent you. And—ah—Private Turner," as the recruit turned to go, "you will give Sergeant Sullivan my compliments, and say to him that the next time he wishes the keys to the parade to apply for them in person."

"Yes, sir. Thank you, sir," and the recruit made his exit and pointed for the C. O.'s only to be overtaken on the way and dragged back to barracks by the perturbed Bill Sullivan, who had had no idea his little joke would go so far and was beginning to be frightened for the consequences.

"Gee!" said he, depositing the struggling rook amid a group of interested spectators on the porch. "I just grabbed him in time. The locoed kid was goin' to the old War Eagle's." (Such was the regiment's pet name for its Colonel, and he did look like one, too, with his piercing eye, lean jaws, and hooked nose.)

"Leggo me. Next time you run yer arrands yerself," fumed the recruit. "The Major he sez ter me, he sez: 'Compliment me ter Sergeant Sullivan, an' the next time he wants them keys he kin come git 'em,'" and the angry Turner stormed away amid a chorus of delighted yells, leaving Bill Sullivan half sheepish, half jubilant over the astonishing success of his scheme.

"Say!" said Bill apologetically. "I ain't never felt so cheap but onc'e before in mer life, an' that was when I was a newby sellin' poipers in N' York. I must 'a' been about ten year old then, an' one day I was dead out o' luck an' hadn't sold nothin', an' I seen a gent with eyeglasses an' teeth comin' along an' I sez: 'Hey, mister, I'm stuck, kin yer help a feller out?' 'Sure,' sez he an' hands me out sompin' what looks like a new penny. 'I'll give yer this fer the lot.' 'Back ter the woods, mister!' sez I. 'This bunch of poipers is worth mor'n a cent.' An' come ter find out that was a two-dollar gol' piece an' the man was Teddy Rosevelt."

"Ah, dismount!" said Whitehall, "if you were two years old he was a kid too."

"Kid nit! He was a growed man I tel yer. I seen him often after that an' he used ter tell me ter go into the army when I grew up."

Whitney laughed at Whitehall's face. "No use, hombre," he said, "you can't get ahead of Bill Sullivan."

"Isn't he the biggest ever?" he said afterward to Stone. "He's so heap much chin-chin I wonder if it ever came to a pinch if he'd have the right stuff in him?"

"Don't know, think not," replied Stone. "He makes such a fuss over little things—all same baby. But you never can tell. I'm no prophet, the only yellow streak about him might be the one on his trousers."

But J. troop was soon to learn what sort of stuff it had in its big sergeant, and this was the way of it:

THERE was in the troop a certain dark, silent man who had enlisted under the noncommittal name of Smith—the same who had so objected to Sullivan's stories. Rumor had it that he was a horse thief who had escaped from a lynching.

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will wear them with the greatest satisfaction as soon as they try

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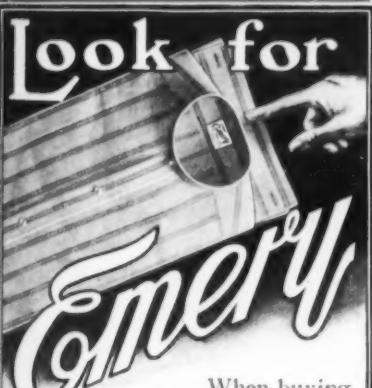
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though some contended that he was an engineer who had wrecked his train and fled from the consequences of his act. Of course no J trooper ever dared to ask questions. It would have been a dangerous precedent, for too many soldiers were in the same boat. But the horse-thief rumor gained color from the fact that Smith was singularly sensitive to any reference to a hanging. For instance, when Whitney would lugubriously drone out the weird notes of "They're 'Angin' Danny Deever in the Mornin'," or some one in the troop would strike up the more cheerful melody of "Swing High, Swing Low," or "We'll Hang Jeff Davis on a Sour Apple Tree," he would make an about face and quit the vicinity in double time. Stone, however, always contended that he left because the music was so bloomin' bad, but the fact remained that if anyone called him Jeff Davis, it would put him in a towering rage. Stevens once pinned on him a sign that read: "I have troubles of my own. Don't mention yours," and it was a very good description of his habitual manner.

About two weeks after the incident of the keys, Sergeant Sullivan was in charge of quarters. It was an intolerably hot morning; so hot that Bill declared that some hens belonging to the color sergeant's wife were laying hard-boiled eggs, also that when he had sat down for a minute on the sun-warmed step he had scorched a hole in his trousers. He offered to exhibit the hole to prove his statement. Anyhow it was one of the hottest days Fort Hotchkiss had ever experienced, and when the troop came back from pistol practice at 9:30, they were completely done up. That is, all but Captain Campbell, the Indefatigable. Shorty, covered with dust and perspiring at every pore, was still as fresh as paint, and he requested Stone and Whitney (who groaned inwardly) to ride out with him and see some hurdles he was having put up for the troop to practice high jumping.

After the three had clattered off, the trooper made one grand scramble to get rid of pistols, belts, blue chambray shirts, leggings, everything in fact but the absolute essentials, and in a good many cases even these were dispensed with. Smith, however, walked straight to his bunk and lay there face downward. His face was blood red and he began to have queer sharp pains shooting through his head. The hot sun had been too much for him and a deadly nausea crept over him. He sprawled flat in a half stupor, one arm wide flung, the other crooked and resting on the holster at his hip. So had he lain one torrid noon under a stunted bit of sage brush, sole shade on the brassy prairie, and heard, ear to ground, the far-off drumming of eager, pursuing hoof beats. Then there had been the moving dot grayly silhouetted on the sky line that changed to a bunch of horsemen, tiny in the wide perspective, and galloping furiously with a churning cloud of dun dust in their wake, then his frenzied awakening to the consciousness of his danger, and the frantic scramble to mount and ride—ride wildly, blindly, swaying in the saddle, sick, scorched, and suffering, spurring his staggering pony to a last desperate effort. What a terrible thing, what a fearsome thing that pursuit was! The nightmare of it gripped him anew, the cold sweat of fear broke out on him and he began to babble incoherently of "F-lazy-Y. Dot-circle-2. Bar-C."

The recruit Turner, who had learned a good deal in two weeks and began to think himself a veteran, happened to pass just then by Smith's bunk, and being proud of his new-won knowledge sang out derisively: "Hello, Jeff Davis, what're yer mumblin' 'bout?"

Quick as a flash of lightning Smith was up from his bunk, had drawn his pistol, and made after the terrified recruit. As they tore down the hall, Duffy came out of his room and instantly realized the situation. "My God!" he yelled. "Smith's gone loco with a loaded pistol; there'll be murder done."

SMITH fired twice at Turner, but the shots went wild, and the recruit, mad with fear, dashed into the orderly room. Big Bill had been in the basement when Duffy's yell and the noise of the shots sent him racing up. When he arrived upon the scene Smith had got the white-faced Turner in the corner where the guidons stood and was shrilly shrieking: "I'm go'n ter kill yer! I'm go'n ter kill yer! I'm go'n ter kill yer!" He shot a

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The twenty cars are gone—literally worn out in the hardest kind of service, that of the taxicab.

Dashing over uneven pavements, around corners, over cobblestones and car-tracks—rushing to make a train—out into the suburbs and back—hurry calls at every hour of day and night, where speed might mean life or fortune—

Three long years these cars stood the killing pace and then they were dismissed with the honors of war.

The veteran Timken-Detroit Rear Axles, too, were mustered out—but they have re-enlisted!

In all those twenty times 75,000 miles there wasn't a broken gear or Timken Bearing! The axles are in perfect condition!

And now their owner, The Walden W. Shaw Livery Company of Chicago, is building twenty new cars, under which these Timken veterans will serve for years to come!

The Shaw Company have been in the taxicab business for five years. They keep accurate records. They know values of every part. The first three years

Paul H. Geyser, Manager of the Mechanical Department, tried out cabs with various types of axles and bearings. Since then he has used only Timken.

There are big reasons—and mighty interesting stories—back of Timken records of service. You'll find them in the Timken Primers, B-9 "On the Anatomy of Automobile Axles," and B-10 "On the Care and Character of Bearings." Sent free, postpaid, from either address below.

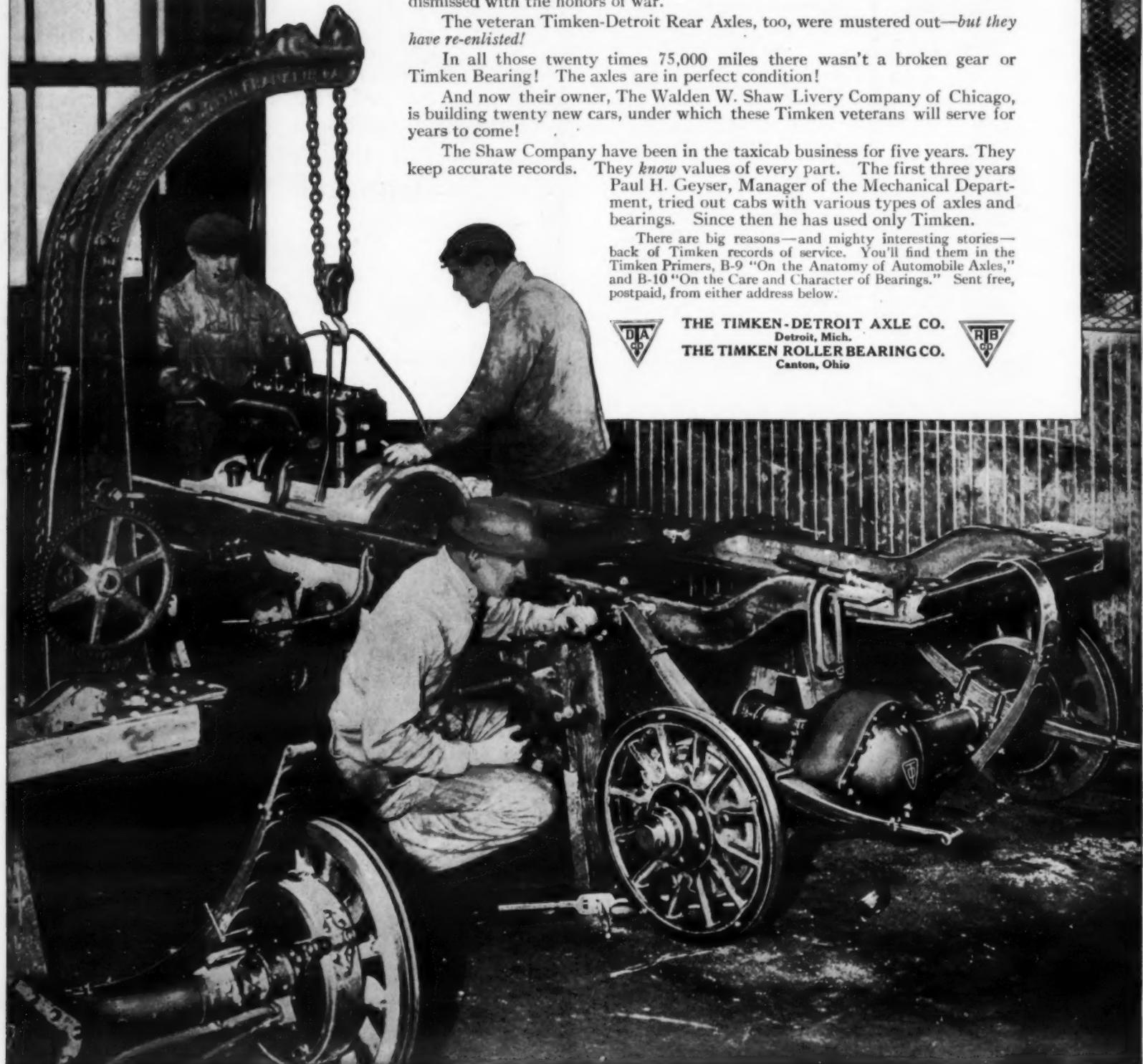


**THE TIMKEN-DETROIT AXLE CO.**  
Detroit, Mich.



**THE TIMKEN ROLLER BEARING CO.**

Canton, Ohio



third time, but his hand was shaking, and the bullet embedded itself harmlessly in the plaster. "Quit that!" cried Sullivan. The whole troop was aroused by now, and, while most had fled in fear, some few had gathered at the orderly room door. At Sullivan's cry Smith whirled around and stared at the group with bloodshot eyes.

"Any man who comes in that door gets killed," he said. "First, though, I'm goin' ter kill him," nodding his head toward the trembling Turner. And he flourished his .38 wildly. "Kill him! Kill him! Kill him!" he cried.

"Be damned if you do!" said Big Bill, and made a leap for the man. Smith fired point blank, and the bullet went through the fleshy part of Bill's left forearm, carrying with it the face of the blue lady on the green bicycle that was tattooed there. But Bill wrenched away the revolver, and Duffy and Hansen, springing to his assistance, soon downed the crazy man and kept him there.

Now that the danger was all over, a crowd had gathered at the orderly room door. Pushing and jostling in the narrow space, they gasped in breathless admiration of Sullivan as he stood dazed and holding out his bleeding arm. "Bill!" was all they could murmur. "Bill done it!" for

even hardy soldiers are human and admit of a fearsome sinking of the heart and a desire to flee the place when a locoed man runs amuck with a loaded pistol. Smith, a limp mass, had utterly collapsed and lay unconscious; beyond a curious glance or two, the troop did not notice him, their gaze was centered on the erstwhile buffoon now turned hero. But even though Sergeant Sullivan's face was drawn with the pain of his first gun shot wound, he lived up to his reputation, and falteringly began:

"Gee! This ain't a patch on what happened out ter Leavenworth onet."

"Oh, shut up, you big fool!" cried Stevens in admiration. "Look at your arm bleeding over everything! You come over to the hospital and have it dressed." So thither went Bill in the midst of an enthusiastic triumphal escort; the same Bill who had howled at a pin scratch a day or two before, and thither also went Smith to lay many weary weeks raving with brain fever.

But after that, if Sergeant Sullivan drew largely on his imagination, as was his wont, and anyone remarked, "What an awful liar Bill is," some J trooper would be sure to respond:

"Aw, let him lie if he likes! He's all right."

## Geraldine's Education

(Continued from page 17)

a white-gloved fist and calling down vengeance on the principal—actually, the principal—after a lengthy interview. How that dignified lady had had a narrow escape from assault, though Geraldine had wept and laid imploring hands on her mother and wailed so that the girls heard her: "Come away, ma; they don't want me here. I ain't their kind. Please let's go."

SHE was not their kind; that had been borne home to Geraldine in a way that a girl can never forget.

I don't care especially about recording what comes next, for it makes me feel kind of worm-eaten yet when I think about it. She was such a gritty little mortal, that Geraldine; and she had to play the game strictly alone. You see, as soon as she got well, she went to work to make herself over, to make herself into what she understood was a "nice" girl. All Mercedes stared.

She ceased mutilating her hair with the curling iron and wound her long braids smoothly about her head. She bought some new and simple clothes, refusing her mother's advice in their selection. She declined all offers of escort to the picture shows. When she walked downtown she did not glance once at the many youths who sought favors of smiles and glances as of old. And she spent lonely hours reading in her close little room. Few people read history in Mercedes, but Geraldine began Gibbon.

Mrs. Abbott openly deplored the change. "Your nice hair done in a pigtail," she used to upbraid her daughter publicly. "And you'll git the fever again, moping by yourself. Why don't you git out with the boys once in a while?"

If this tale were fiction, I suppose the thing to invent at this time would be how Mrs. Helga Abbott laid her plans to ruin Truxton Fisher. Strangely enough, that is exactly what she did, as nearly as can be ascertained (though I hesitate to palm off such a well-worn situation on a much-read public). For she suspected him of having sent the second letter to the school.

I am rather at a loss to tell what really happened. Mrs. Abbott's private papers have certainly never been furnished me nor anyone else, nor have Truxton Fisher's, nor the Mercedes First National Bank's. The only detail that belongs to a gossip like me is that in about three months people began saying, with an air of having known it all along: "Well, I guess Fisher is going to the wall."

They added comments, of course, to the effect that he had never been a business man; that it was a mistake to buy Rio land; that Mrs. Fisher wouldn't hold her head so high; that Truxton was the listless son of a distinguished father.

Then the fact became public that Mrs. Abbott was going to foreclose on the Rio

land. This had the effect of swinging public favor promptly to his side, for the town always felt keenly the unfairness of a woman, a Mrs. Abbott at that, getting so much of the worldly goods of Mercedes. "Ain't she the old hawg?" they asked each other and commiserated Fisher. That lady, impervious as usual to criticisms, went bustling about in the heat, wearing a tense, preoccupied look, for she never triumphed till she actually had the checks cashed and in the bank.

But before the crisis came for Fisher, a crisis occurred in her own life. Geraldine left her.

WHAT happened to Geraldine must have been one of those lightning-swift revulsions that befall youth. Inexplicable, caused by fires that the girl herself understands the least of anyone. At any rate, one morning Geraldine was seen downtown moving quietly about her affairs, her hair snugly bound, her dress modest, her bearing inconspicuous. That night at the Liberty Theatre—it was amateur night—she danced, her hair a whorl of glory, her dress (a pink silk from her ill-fated school wardrobe) reaching barely to the knees. And her whirling, graceful, girlish form, the flash of her white stockings, the staccato of her patent-leather slippers, brought forth unstinted applause. She was called and recalled until she danced herself to exhaustion.

I fancy it was the dance of her exuberance at being free from the restrictions she had made for herself.

A week later she had signed up with a small company and was on the road.

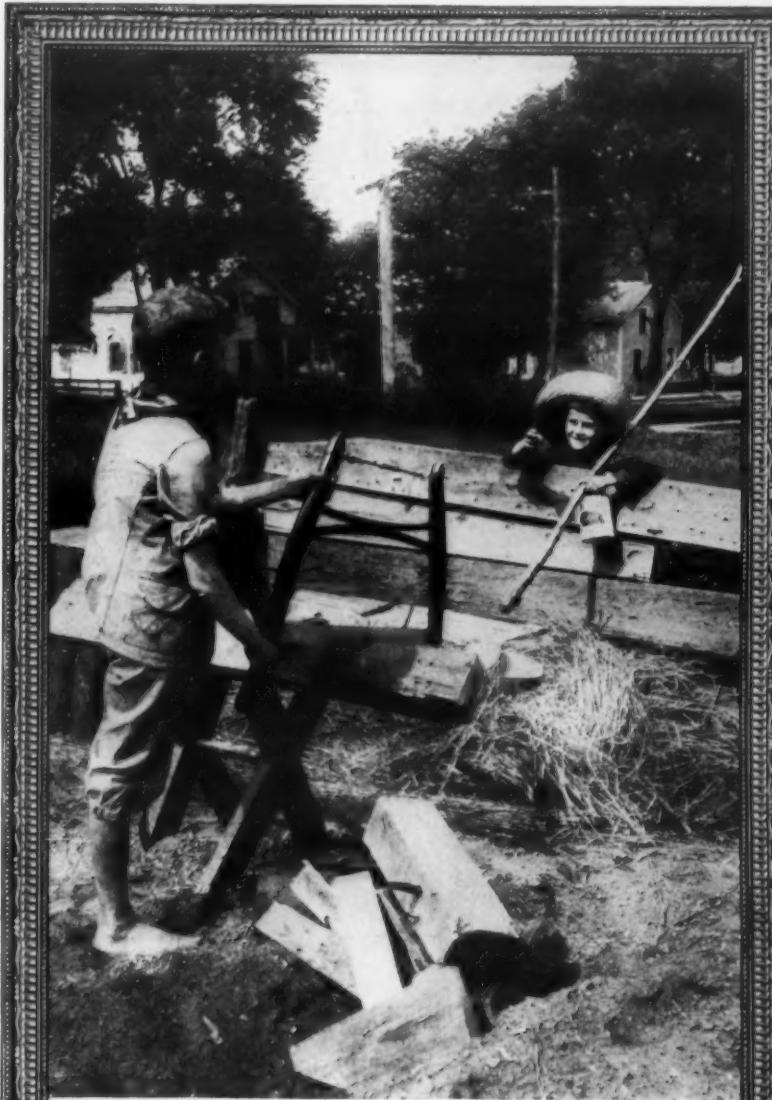
There were tear stains on Mrs. Abbott's large and ruddy face for weeks. She would burst out crying in the most unexpected places, when collecting her rent money, while waiting for a street car, when crumbling crackers in her soup. She stopped all sorts of people and told them of her daughter's desperation: timid women who rented from her, street-car conductors, the men at the Board of Trade rooms, the Salvation Army captain, the dog catcher, colored ladies. Openly as a Homeric hero she wept her grief. She made no effort to control herself. She might be signing a check when she would suddenly burst into audible sobs and weep in abandon.

"She was all I had," was the burden of her grief. "She was all I had."

Almost everyone sympathized with her. But the women of St. Paul's said that Geraldine Abbott had found her level at last.

THE day before the ax was to fall on Fisher, Mrs. Fisher sought Mrs. Abbott in the latter's office.

The Abbott real estate office fronts on Main Street and displays a mammoth plate-glass window, golden oak furniture, a polished floor with a panther skin on its shining surface. Behind the roll-top desk sat Mrs. Abbott, working at a loose



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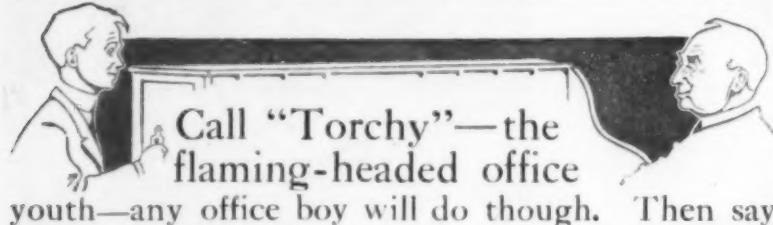
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tooth with the end of her fountain pen, her Viking eyes fixed on nothingness. A very crafty look came into those eyes when she at last looked around and recognized her visitor.

MRS. FISHER had never been in a place like that before. She came from an atmosphere of small rooms and exquisite old furniture, of dusty southern gardens, of magnolias and orange blossoms. She looked withered and lathe-like as she stood there in her black dress, her heavy black veil pushed aside from her small face. But she had come to fight for her own, and she would not be overawed by this—this show.

"Mrs. Abbott, I presume," hating herself meanwhile for the courtesy she had to infuse into her tones. "May I see you alone?"

"I'm alone," retorted Mrs. Abbott. Mrs. Fisher raised her eyebrows and shrugged one shoulder delicately to indicate Mrs. Abbott's stenographer who sat at a small desk in one corner. "Aw, she's doing all right," announced Ma capriciously. "What can I do for you?"

First blood for Mrs. Abbott; Mrs. Fisher's chin quivered, but she had herself in hand. Truxton had told her exactly how things were and she had the situation well in mind. Names, dates, and sums were at her tongue's end. And it all amounted to the little plen, would Mrs. Abbott, out of the goodness of her heart and to save them from ruin, grant Truxton six months more time?

*"You let me take that pore little girl down there and git her kicked out. It almost broke her heart"*



Surely it could make little difference to a woman of Mrs. Abbott's wealth; but it meant everything to the Fishers—the home of their old age, their daughter's education, everything. Mrs. Fisher knew that if Mrs. Abbott once understood she would be merciful.

"What call have I to be that?" asked Mrs. Abbott sharply. Her mouth was shut in a hard line, her back was humped, her eyes, a shade lighter than usual, were looking into space.

It would be out of sheer goodness of heart was Mrs. Fisher's timid reiteration.

Mrs. Abbott considered.

"Nothing doing," came her verdict at last. "What call have I to do you a favor that way? And, believe me, it would make a lot of difference to me to change all my plans at this day. You never done me nothing but dirt."

"When," cried Mrs. Fisher, "when have I done anything to you—good or bad? I have never known you, I have never—Why, I even gave your daughter a recommendation to St. Gertrude's—"

(The stenographer was present and heard it all; she says it was just like a play.)

"Yes, and, darn you, then you took it back."

"I did not. What can you mean?"

"I mean what I'm sayin'. You let me take that pore little girl down there and git her kicked out. I didn't care a snap of my fingers for 'em, but it almost broke her heart. She was sick for a month afterward. And it almost broke her nerve too. I thought she was going into consumption on me. And then when she got well enough she couldn't stay in this fool two-by-four town. You made it too

hot for her; and she run away, and left me—and she was all I had—"

Before such blazing, righteous fury Mrs. Fisher wilted; she began to shake with tearless sobs.

"I—I didn't know—understand—" she mumbled.

"It's lucky for you I got some grip on myself, else I'd be wringing your skinny neck as you stand there, you little scold-off—" Mrs. Abbott caught her breath in a hysterical gasp, and began sobbing aloud. It was another of the hysterical attacks which had befallen her regularly since Geraldine's departure.

"Oh, my pore, little girl, you was all I had—"

Mrs. Fisher, choking, begged forgiveness.

"Forgive me. I understand. It was only for Caroline's sake that I came at all. I—I—" Pressing a lace handkerchief to her cheeks she fled from the room, stumbling over the panther skin as she went.

MRS. ABBOTT'S gasps at last subsided to sobs and then to sighs as was her wont. She mopped her face and fell to staring again.

"What does this Caroline Fisher look like?" she at last demanded of the stenographer. And then before the girl could answer: "Yes, I've seen her, a little sawed-off black like her mother—"

The best part of an hour passed away. Mrs. Abbott only spoke once during that time, but her solitary remark was as lucid

as though she had delivered a lecture. She said:

"Well, I suppose, she is all old-hen Fisher's got."

Just before noon Mrs. Abbott gave a last tremendous sigh and heave.

"Get me the Fisher papers from the files," she said, "—and then get ready to take a letter. I guess we gotta fix it up so he can have a show for his life. There's nothing wrong with the securities."

THIS year Geraldine inherited Broadway, and the years of her eclipse—years on the road, years of work, study, disillusion—were forgotten. The Eastern magazines run her pictures now, and San Francisco claims that that city discovered her first.

The Truxton Fishers, who were in New York in February, saw her dancing there. They said she was barefooted, and was hung with yards of imitation pearls. They said she danced like a cross between a fury and a flame of light. But though they fell down and did homage before her genius, all they could think of as they watched her was that somehow it was Mrs. Abbott who was doing the act. As Truxton said:

"It was Ma's ginger but not her weight; she looks like a glorified Ma."

But that is hard for us to understand. You see Ma is still with us, and Geraldine looks so beautiful in her photographs.

Yes, Ma is still with us—and if Mrs. Truxton Fisher doesn't go off on her own accord to vote at the coming election I shall turn elector and take her to the polls myself.

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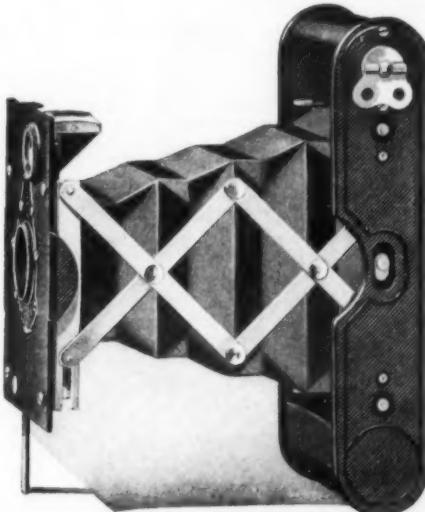
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### His First Client

(Continued from page 6)

The fee was hardly large enough to be called "merely nominal." But it was a case!

Harley was in a hurry to visit his brand-new client, but he was in a greater hurry to let Audrey know. So he made a grand detour on his way to the jail, and received the delicious snub and the surreptitious spray of lilacs.

When he entered the jail he wore a lilac nosegay in his lapel. He found Jed gripping the iron bars and snarling through them like an infuriated ape; also he was trying to bend or break them with his hands. He was so ferocious that it seemed quite possible for him to succeed if he would only save the strength he wasted in yelling like a circus steam calliope:

"I want out! I want out, I tell you! Lea' me outen here, or I'll nachly bust this old jail to pieces."

When Harley introduced himself as Jed's protector, Jed welcomed him with a storm of contemptuous abuse and demanded instant release. He was rendered all the more impatient by Harley's soothing reassurance:

"I'll have you out of there in a jiffy, sir. If I can't find ball, I'll get a writ of habeas corpus!"

Jed was not soothed even by the unwanted term of "sir." He shouted defiance and demanded instant release.

Thrilled with the powers of attorney at law, Harley made out his papers and hastened to the Judge for their execution. And the Judge said with an amused kindness:

"Now, Harley, I advise you to leave your client right where he is. From the talk I hear round town, the minute Jed puts his ugly head out in the street, he'll be lynched—and lynched unanimous. It's more than likely that some of our best people won't wait for him to come out. They'll go and get him. Of course, I don't know this officially, but folks are so tired of barn burning they're getting peevish. They never liked Jed anyhow. And as a friend, not as a judge, my boy, it's my opinion that if you want to keep that client of yours, you'll keep him in the calaboose as long as ever you can. If you let him loose you'll lose him sure. We haven't had a lynchin' here in so long that folks are afraid they'll get out of practice."

The young counsel was dejected, but he took the advice with the gratitude it deserved, and returned to tell his client how kind and thoughtful the Judge was.

Jed proceeded to call the Judge every name a practiced guerrilla and occasional steamboat roustabout could find in his kit. He committed contempt of court in every way he could think of. He yelled the names so loud that it was almost impossible to hear them. And when his anxious attorney ordered him to keep still he shot his great hand through the bars like a grapping hook.

A quick leap backward saved the legal débutant from finding his last client in his first. It was far from his precious dreams of his first consultation.

JED danced and plunged and threatened. "You come here to me," he roared; "come just close enough for me to lay one finger on you, and I'll break you up into kindlin' wood. You call yourself a lawyer, do you, well I call you a—"

It is not practical to report this verbatim. Later Jed went on: "I'll git outen here some way ef I have to bite these here bars in two. And when I'm loose I'm going to kill you fast off. And next I'm goin' to kill the prosecuting attorney. You go tell Jere Hutter that. Him and you and that Judge are a gang of black-livered conspirators, and I'm goin' to kill you—all three of you. Do you hear me? I ain't killed anybody sence the war, and I'm just hungry and thusty for blood. Hear?"

There was no doubt that Jed was making himself heard. There was no doubt that he meant what he shouted. Harley, as a loyal advocate, tried to quiet him and promise him justice,

mercy, and all the rights the law allowed. But Jed trusted nobody, and he added to his threats the final cruelty of demanding a new lawyer—a real lawyer, not a long-legged, lop-eared, et cetera.

But Jed meant more to Harley than his ugly, worthless self. He meant a future, a wife, a beginning of a career, the hope of a wife. Harley declined to resign, even at the client's request. He endured the laughter of the townspeople and denied the prayers of those who begged him to withdraw lest his own client murder him.

There were pitiful interviews with Audrey on several nights by the moonlit lilacs. She whispered her prayers that he give up the case. But he kissed her with tight lips and begged her not to rob him of his first chance to fight.

Meanwhile Jed raved about his cell, as open to reason and advice as a hyena in a cage. He never quite succeeded in breaking his bars, and he never ceased to hope that they would bend the next time. His uproar kept his guards in a state of insomnia and vigilance.

When the day of his trial arrived a new problem presented itself. How were they to get the grizzly bear to court without giving him the opportunities he had been howling for? He refused to put his hands out for the handcuffs, and none of the guards was so indifferent to life and the pursuit of happiness as to be willing to enter the cell to put them on him.

The court was kept waiting, and Harley hurried over to the jail to beg his client not to prejudice the jury further against him by keeping them waiting. He found the prisoner in a state of triumphant hydrophobia. Harley was so infuriated that he seized a crowbar and, going to the cell door, whaled away at the bars a few times to show Jed the quality of his bludgeon. Then he announced in a convincing tone that he was coming in to knock Jed senseless unless he put his hands out instantly. Yet he begged Jed not to do it, because he said he was aching to bash Jed's skull in. Jed was sufficiently impressed for a moment to push out his hands. His arms were as big as ordinary legs, and the handcuffs would barely meet around his wrists. But at last they were locked in.

JED drew his coupled hands inside and waited impatiently for the cell door to be thrown open.

"He can still run," said the hesitating jailer.

"Worse'n that, he can still kick," said the sheriff.

So Harley called for a stout rope and hobbled him with it, leaving one end free as a sort of ankle bridle. He turned this over to the sheriff and hastened to the court room, and sat at the counsel table, trying his best to look like a lawyer.

It was not easy with his youth and inexperience and the grins and audible whispers of the big crowd. Everybody in Nineveh, it seemed, was there. Even Mrs. Moulton had brought Audrey. She had felt that it would be a splendid chance to contrast the clever and victorious prosecuting attorney, Hutter, representing the outraged dignity of the people, with the gawky lawyer for the hopeless defense.

Audrey's eyes and Harley's met once or twice. He saw in her look devoted terror and pity. She knew he was doomed to fail, but she loved him. She was afraid for his life, but she wanted to bear his danger.

There was a long and irritating delay while Jed Bolen was conducted in his hobble skirt of rope across the square to the courthouse like a huge bear held in leash by a trainer and escorted by a bodyguard of club men.

HE climbed the stairs quietly enough and entered the court room with a proper humility. And then he caught sight of the prosecuting attorney. His bloodthirsty overcame him. He let out a nerve-shivering war whoop and charged.



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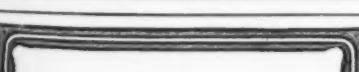
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Prosecuting Attorney Hutter made for an open window.

He would have broken his neck to save his life had the clerk of the court not caught him by his heel and restrained him from taking the dive until he could look back and see that Jed had been brought up short by the anchor rope. The monster was hopping about on one foot while the guards pulled the other backward, and Jere Hutter also was held by one foot. The courthouse shook with thunders of rural joy.

EVENTUALLY Jed was quieted down and led to a chair. Jere Hutter returned to his place with uneasy and reluctant steps. And then Jed glanced across the table and saw his own attorney sitting there all prepared to plead for him. Forth came another Cyclops yell. He raised his fettered arms like a huge war club and made a lionlike leap at Harley, who once more made good his alibi. He had been prepared for this, and simply stepped nimbly aside, lifted his chair away, and watched.

He stood at a safe distance while the deputies rammed Jed back into his seat and restored the table to its legs. Then the Judge leaned over his desk and said to him with a merciful smile:

"Mr. Teele, I reckon I better relieve you from your embarrassing position. I reckon you don't really want to appear for that man!"

"Oh, yes, I do. If your Honor pleases," Harley answered stoutly; "and I'm going to clear him if I don't have to kill him."

The spectators quit laughing and stared at Harley with a sudden respect. But Jed answered with a snort of rage and another torrent of abuse and further swinging of his flail arms.

And now the young lawyer produced from his hip pocket the first of his equipment for the defense—a large revolver. He leaned across the table, pushed the muzzle into Jed's beard, and addressed him in language which was certainly unusual from a lawyer to a client in the presence of judge and jury.

"Look here, Jed," he said, "I'm your lawyer, and I'm going to do my best for you. But if you call me any more names or so much as crook your finger at me I'll put every one of these six bullets into you. Do you hear?"

JED BOLEN'S answer was an eloquent silence. His eyes gaped and his chest caved. His whiskers quivered till the muzzle was removed from their midst and laid on the table, handy.

It was characteristic of the community that the Judge only smiled and the jurymen only took an added interest in the case. They were willing to forego even the pleasure of finding Jed Bolen guilty of anything he was charged with for the rare privilege of seeing an attorney execute his own client. For this act of sanity Harley would probably have been sentenced to a vote of thanks.

As it was he received a salvo of applause, which the Judge silenced in a leisurely fashion. He could not silence Audrey's heart, rolling like a small drum.

To the acute disappointment of the spectators, Jed made no further outbreak, and the six-shooter lay unused on the table. But Harley used other weapons: eloquence like a sword and fervor like a fire. The prosecutor was heavily handicapped by the fact that whenever he waxed ferocious in his language everybody recalled the tableau of his trying to dive from the window. He heard constant detonations of giggle and snicker from the audience, and in the jury's eyes he saw always a disheartening grin.

So shrewdly did Harley cross-examine and confuse the witnesses for the prosecution that he started a reaction in Jed's favor. He brought out the fact that in the footprints in the mud the toe of the right foot was missing. When Jed was escorted to the stand by his anxious retinue he was asked to expose those two great feet, and he revealed ten of the largest toes in existence, all intact.

APPARENTLY Jed was already acquitted. But a stubborn witness, called in rebuttal by the prosecuting attorney, insisted that Jed had tied his big toe back with a string in order to divert suspicion from himself.

This fascinating possibility interested some of the jurymen to such an extent that they refused to join the majority in a verdict of not guilty on the first ballot. The twelve peers took off their coats,



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lighted their pipes, and settled down for a tug of war.

Long before the jury had filed out, Mrs. Moulton had repented her technical error in bringing Audrey to see the despised suitor win the affection of the town. She dragged her home, and the girl endured agonies of suspense. Her father came in late to supper with the news that the jury was still bickering.

Now Audrey did not fight back her tears. She let them gush from her big young heart and her great longing eyes. She poured out in Harley's defense a speech as eloquent and as ardent as the one he had squandered on Jed Bolen.

HER Jury of two sat silent till she dashed from the room. And this jury also disagreed. Mrs. Judge was bitterer than ever, but the Judge groaned comfortably:

"He's got me scared, mother. When a young cub like that has the nerve to take a revolver to his own client, the Lord knows what he'll take to me if I cross him. And if he once decides to be our son-in-law I don't know what on earth is going to stop him."

Harley's young heart beat furiously up and down on a seesaw of hope and fear. But his hand was much squeezed as he left the court room. He was informed by many people that they had always known he was made of the right stuff and needed only a chance. One or two people said that their next cases should be put in his hands; since the man that could put up such a fight for Jed Bolen could have got an acquittal for Benedict Arnold. Also, the superstition that Judge Moulton was a bar to Harley's success was dissipated by the meekness with which the Judge had permitted him to keep his client and to discipline him with a Colt's .45.

The greatest amazement was to come to Harley when he sought out his client in spite of himself. Jed had been profoundly impressed by the solemnity of court procedure. He had been astounded by the eulogy Harley pronounced upon him in his closing address—probably the first words of flattery Jed had ever heard. He was now convinced that he had found in Harley not only a great lawyer, but also that unknown luxury, a great admirer.

The Judge finished his supper and a long cigar, and sauntered back to the courthouse to lock up the jury for the night. Audrey, dreading the double strain of suspense and her mother's angry chatter, pleaded a headache and went to her room. She sat in the dark by the open window and looked forth into the stars.

THEY seemed like cottage lights on a lotus island of contentment that she could never reach. And then a shooting star drew a dotted line across the sky and seemed to say: "If you cannot come to the stars, a star or two may come to you."

The moonlight and the Milky Way light blended on the lilacs swaying their heads as if they gossiped together. And then she saw a blur coming up the street; the blur paused by the lilacs and beckoned with tremendous eagerness.

She was so excited that she dared to attempt an escape she had not tried since she was a little girl. She crept out of her window to the tin roof of the ell and trod its thunderous surface with all stealth. She let herself down to a rain barrel, and caught her skirt on a nail and tore it; put one foot in the water, and almost fell, but saved herself, and ran across the drenched grass to Harley, who vaulted the fence and caught her in his arms, and told her in a whisper of deafening importance:

"They acquitted him! They acquitted him!"

He never heard what she had to say, for he crushed her to him with a smothering ferocity. He brought her a triumph, and he had a right to celebrate. When finally he permitted her to speak, she demanded, already taking a domestic command of the purse:

"And what did Jed Bolen give you?"

"A kiss!"

He could almost hear her stare as he explained how the client had executed a bear dance of joy, seized his attorney in his huge arms, almost crushed him in his embrace, and—kissed him!

"Is that all?" she sighed, thinking of the fee.

"Once was enough!" said the lawyer. "I never dreamed he would, or I'd have had my revolver with me. But it's the only fee he'll ever pay me, and I've scoured my cheek with pumice stone."

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ADVERTISING BUREAU.

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*cut down  
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"The only fee you'll ever get?" she scoffed. "Turn me the other cheek."

Before she could pay this retainer she heard a well-known step on the walk, and dragged the victor ignominiously into the shelter of the illacs while the Judge walked past to the gate. The Judge took the news of the verdict home with him. He knew how it would please Audrey, and he wanted to hear her song of joy. She was not to be seen. Her mother said she had gone to her room with a headache.

"Call her. This will cure her headache."

The mother went up the steps and rapped gently. She had no answer and was more than willing to postpone the scene of her own discomfiture.

She came back to say: "Audrey's asleep, I reckon, and I reckon the news will wait."

The Judge understood. He smiled drolly and groaned:

"I suppose that young cub will be coming round here to call on Audrey one of these evenings."

"I suppose so," sighed Mrs. Moulton.

"I don't suppose we can exactly turn him out any more; do you, mother?"

"I don't suppose so," sighed mother.

THE illacs under the moonlight were beautiful and fragrant beyond belief. And yet they seemed but poor things compared to the dimly radiant face of the girl who said to the attorney:

"Do you think Jed Bolen was really innocent?"

"Oh, I don't suppose so!" said the attorney.

"Not innocent! And you defended him!"

"It was my duty as his lawyer to defend him to the best of my ability."

She stared at him a moment, and then the daughter of an old lawyer surrendered her own logic into the keeping of the new lawyer. She sighed with tyrannical meekness: "Your best is mighty good."

## Fulfillment

By CHARLES HANSON TOWNE

I THOUGHT the summer days would never come;  
But now—the riot of bold beauty on the hills!  
Lord, Lord, my spirit is dumb  
With the great fragrance now  
On every opulent bough,  
And the loud surging of a thousand rills.

So, when Love's big fulfillment at last appears,  
We know it—by our tears;  
So, when Love's crowning moment comes at last,  
We are dumb, we are dumb with joy—  
Yesterday, maid and boy,  
Now man and woman, and April's promise past.

## COLLIER'S

The National Weekly

VOLUME 51 MAY 17, 1913 NUMBER 9

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## The Price of Speed—Yesterday and Today



ONCE UPON A TIME—and it really wasn't so very many years ago—when the young brave, Hiawatha, made his journey from the shores "of the shining Big-Sea-Water"—

"To the land of the Dakotas,  
To the land of handsome women;"

to take unto himself the fair and beautiful Minnehaha and bring her back to the wigwam of old Nokomis, he made the long and weary journey on foot—

"Striding over moor and meadow,  
Through interminable forests,  
Through uninterrupted silence.  
With his moccasins of magic,  
At each stride a mile he measured:  
Yet the way seemed long before him,  
And his heart outran his footsteps;  
And he journeyed without resting,  
Till he heard the cataract's thunder,  
Heard the Falls of Minnehaha  
Calling to him through the silence."

That was only *Yesterday*—in the days of slow and inexpensive travel—in those days of the romantic past, when the "cost of living" was very, very low.

*Today*—we pick up a modern newspaper, bristling with the news of the whole world and teeming with *Honest Advertising*, and we read this—

"Over thirty sleeps" was the term used by the Indians in designating the distance now covered while the traveler enjoys one sleep on the world famous '20th Century Limited' to Chicago. "Water level Route"—You can sleep.

Hand-in-hand with all this marvelous Progress of Civilization is the mighty force of *Honest Advertising*.

Comfort, Convenience, and Service cost *Money*; and they add to our "Cost of Living"—but aren't they worth it?

You and I can travel between New York and Chicago just as cheaply *Today* as the Red Men traveled *Yesterday*—if we want to do so.

But I prefer to pay "the Price of Speed"  
and travel on the "20th Century Limited,"  
the "Broadway Limited," or any one of the  
many modern 24-hour trains. Don't you?

A. C. G. Hammesfahr.

Manager Advertising Department

No. 118



## GRAFLEX CAMERAS

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like this



### THE GRAFLEX

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Outdoors on bright days you can make pictures like this with exposure as short as 1-1000th of a second, if you wish. And there is no uncertainty. You don't have to guess how far you are from the subject, as there is no focusing scale on the Grafex. Neither is there a "finder." With the Grafex you see the image right side up, the size it will appear in the finished picture, up to the instant of exposure.

Our new Grafex Book tells all about Grafex Cameras, and how they work. May we send you a copy?

FOLMER & SCHWING DIVISION

EASTMAN KODAK CO.

12 Caledonia Avenue, ROCHESTER, N. Y.

*The National Pure Food Law has no teeth*

**I**T forbids adulteration and misbranding, but when disobeyed the punishment is so pitifully inadequate that the worst offenders usually plead guilty, pay their petty fines, and do it again!

Look at this page and see what happened to the man who sold mineral water warranted to cure all human ills. He pleaded guilty and paid \$10.00! The man who put arsenic into candy pleaded guilty and paid \$25.00! The packer of "putrid vegetable substance" labeled "Cat-sup" pleaded guilty, with the same result! One dollar is all it costs another man to bleach raisins with sulphur and lie about it on his label! Twenty-five dollars atones for putting up a chemical mixture under the name of "vanilla extract"! And these are typical cases.

Adulteration of the product was alleged in the information for the reason that it contained as one of its ingredients a certain mineral and poisonous substance, to wit, two parts per million of arsenic, and that said mineral and poisonous substance formed a constituent part of the product, and rendered and made it deteriorous and detrimental to health. It will be noted that while the information alleged that the product contained two parts per million of arsenic, the analysis showed that it contained four parts or in excess of four parts per million.

On August 6, 1912, the defendant company entered a plea of guilty to the information and the court imposed a fine of \$25.

W. M. HAYS,  
Acting Secretary of Agriculture.

WASHINGTON, D. C., December 12, 1912.

Analysis of a sample of the product by the Bureau of Chemistry of this Department showed the following results: Total sulphurous acid, 41.7 mg per kilo. Misbranding was alleged in the information for the reason that the product was packed in package form, to wit, in cartons, which cartons were labeled as set forth above, which said natural product of the vine, cured in the sun, without the use of chemicals, whereas, in truth and in fact, the product was bleached with sulphur.

On May 6, 1912, the defendant company entered a plea of guilty to the information and the court imposed a fine of \$1.

W. M. HAYS,  
Acting Secretary of Agriculture.

WASHINGTON, D. C., November 18, 1912.

No doubt this law could and should be improved so as to protect you more than it does, but so long as you rely upon some outside force to do what you ought to do yourself, you will never be fully protected, and you do not deserve to be.

Don't be cheated into eating vicious mixtures of drugs and bad materials disguised as foods. The food faker fools you simply because you don't care enough about what you eat.

Within your easy reach is a simple, sure means of distinguishing infallibly between the food that is fit to eat and the counterfeit which isn't; you can absolutely protect yourself against the cleverest food faker in the business if you will get and use The Westfield Book of Pure Foods.

This Book gives you a long list of the pure brands of food products, sifted out of the many thousands analyzed during the past ten years by the able, impartial chemists of the Westfield Board of Health, working in the interests of the food-buyer, and nobody else.

*Mineral "water"*

W. M. HAYS,  
Acting Secretary of Agriculture.

polluted. Adulteration was alleged in the information for the reason that the product contained and consisted in large part of filthy, decomposed, and putrid animal and vegetable substances, to wit, an excessive number of organisms, including bacteria of the *B. coli* group.

On May 29, 1912, the defendant company entered a plea of guilty to the information and the court imposed a fine of \$10 and costs.

W. M. HAYS,  
Acting Secretary of Agriculture.

WASHINGTON, D. C., November 14, 1912.

It gives you this list in handy, indexed form, so that a single glance tells you the names of a number of pure brands of any kind of food you choose.

The Book does not list *all* the pure brands on the market, for not all products have as yet been analyzed, but it does list so many of them, it gives such a wide variety of choice, that you are almost certain to find at least one of the brands approved under each important classification at any grocery.

You can trust this Book implicitly. No product is mentioned in it unless analysis has proved it to conform in all respects to a high standard of merit. No product has been refused admittance to the list after analysis except by reason of failure to conform to these standards. The Book was prepared for the citizens of Westfield, Mass., the Pure Food Town, but has been reprinted for general distribution.

Send for a copy to-day. 10c in silver or stamps to cover the costs will bring it.

*Sunshine Clover Leaves*

*NOSCO ONION SALT*

*MINUTE TAPIOCA*

*COTTOLENE*

*CRYSTAL Domino SUGAR*

*Wesson Snowdrift OIL*

*OUR TRADE MARK HAM*

*Moxie*

*BAKER'S VANILLA EXTRACT*

*Baker-ized Barrington Hall Coffee*

*Kellogg's BISCUIT*

*Ginger Ale*

*Welch's Grape Juice*

*CRYSTAL Domino SUGAR*

*2 LBS. CRYSTAL Domino SUGAR*

*Enclosed find 10 cents in stamps or silver, for which send me "The Westfield Book of Pure Foods."*

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*Who's Your Grocer?*

# Dickens Anniversary Sale

To *Collier's Weekly* readers who mail coupon below at once we will send this handsome 15-volume "Library Edition" of Dickens' Complete Works, for seven days' examination, without one cent in advance—but you must be quick.



THE year 1912 being the 100th Anniversary of the birth of Charles Dickens, the magazines and newspapers have printed many interesting articles on the life and works of this most charming writer. As a result, hundreds of our customers have written to inquire if we could furnish Dickens' Complete Works in a Popular Edition less expensive than our regular \$45 "Library Edition." We had no other edition to offer, but as a special courtesy to our customers, and in order to add more names to our mailing list of book-buyers, we decided to sell a limited number of sets of our standard "Library Edition," on easy terms, at just about the cost of manufacture. This low-priced offer is now open to you, but in order to take advantage of it, coupon must be mailed at once.

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CHARLES DICKENS is the greatest master of story-telling the world ever knew. His delicious humor, his command of pathos and keen perception of character, coupled with his quaint originality of thought and expression, lend a fascination to all his writings which appeals alike to old and young. Breathlessly we follow the fortunes of David Copperfield, laugh at the adventures of Mr. Pickwick and let fall a tear for Little Nell. Dickens' characters are famous the world over. Quoted as they are in literature, used constantly in conversation and referred to in a thousand ways—he is indeed unfortunate who is unacquainted with Sam Weller, the Cheery Brothers, Mr. Turveydrop, Captain Cuttle, Sairy Gamp and Tom Pinch. Dickens' Christmas Stories are, beyond comparison, the rarest, the sweetest and the tenderest in all the world. No other writer in the history of literature ever exerted so powerful an influence for the betterment of the social conditions of his day and the uplift of humanity as did Charles Dickens.

When you read his wonderful books the hours are charmed away, and you read on and on from page to page and from chapter to chapter unmindful of time and surroundings. Charles Dickens has won his place in every heart, and his complete works should be in every home.

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This handsome Library Edition consists of 15 volumes, measuring 8½ x 5½ x 1½ inches. The volumes are bound in a beautiful deep blue, imported, genuine Library Cloth, with gold stamping, gold dust-proof tops, head bands, and deckled edges. The set contains 12,000 pages and embraces **everything that Dickens ever wrote**. There are photogravure frontispieces and reproductions of famous sketches by Cruikshank, Phiz, Seymour, Cattermole, Maclise and Greene. It is not a small print pocket edition nor a flimsy abridged set, but is a handsome Library edition and contains **Dickens' full and complete works**.

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(5-13)

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